



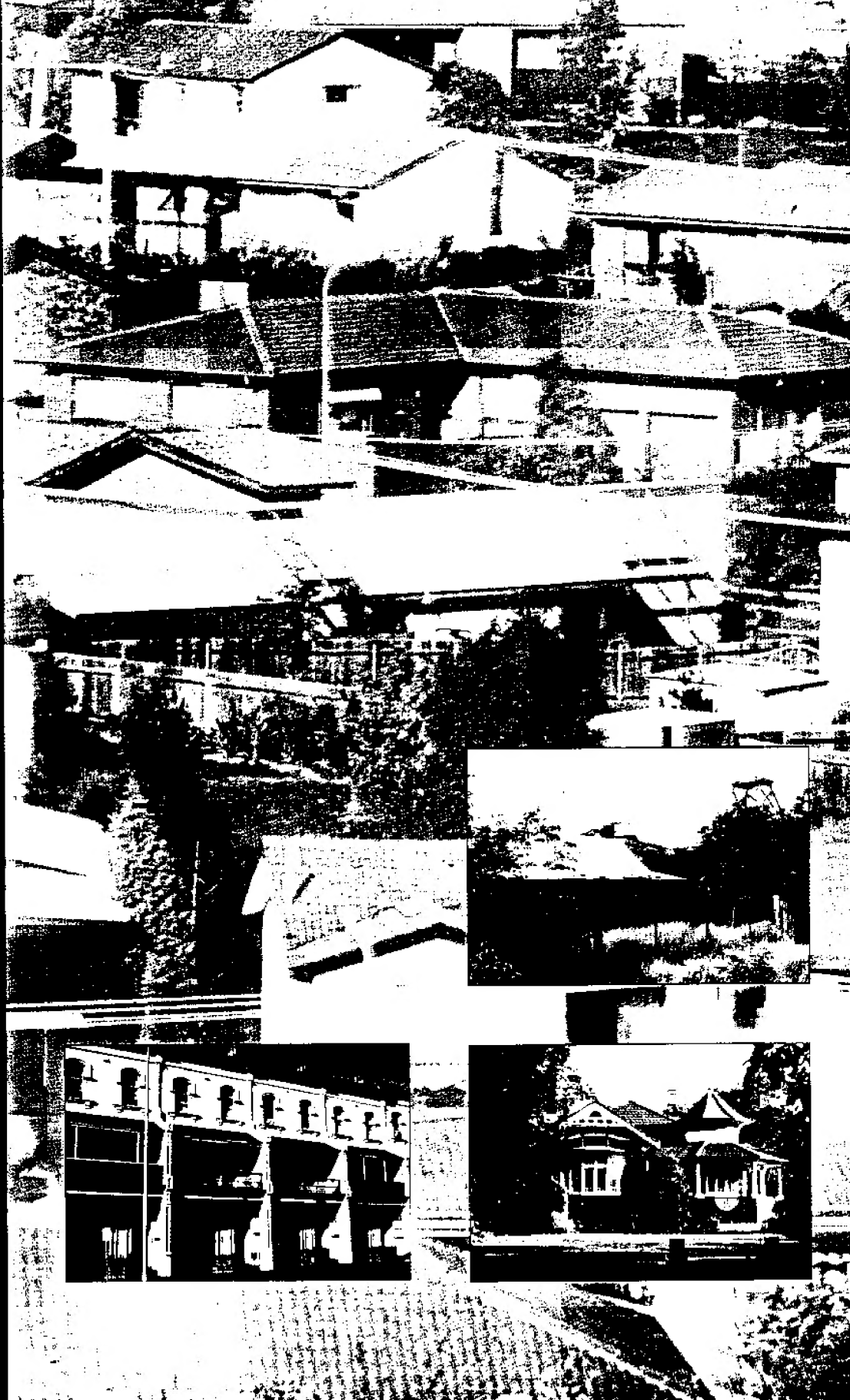
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Statistics**

1996

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Housing Australia

A Statistical Overview



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HOUSING AUSTRALIA
A Statistical Overview
1996

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AUSTRALIAN BUREAU OF STATISTICS

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PREFACE

This is the second edition of *Housing Australia: A Statistical Overview* (1320.0), a compendium source book of statistics and information on a range of housing issues. It contains commentary on some contemporary issues and summarises housing data from relevant Australian Bureau of Statistics (ABS) collections and publications.

The commentary focuses on the links between migration, tenure patterns and the cost of homes.

Chapter 1 investigates the internal movement of the Australian population and its impact on the population of cities and regions. It looks at age and lifecycle effects, reasons for moving and mobility of households.

Chapter 2 examines the historical emergence of ownership as the dominant form of tenure in Australia, changes in tenure patterns in the States and Territories and life cycle influences on tenure.

Chapter 3 examines the trends in house prices over time, how prices differ between the State and Territory capitals and links price movements to changes in demand.

The appendix contains core data from ABS housing related collections including population and households, dwelling characteristics, housing costs, housing finance and residential building activity. The tables are similar to those in the first edition, updated to reflect the latest available data, but no commentary has been included.

W. McLennan
Australian Statistician

Australian Bureau of Statistics
November 1996

SYMBOLS AND USAGES

The following symbols used in tables mean:

n.a.	not available
n.e.c.	not elsewhere classified
n.p.	not for publication due to confidentiality and/or a standard error greater than 50%
p	preliminary — subject to revision
—	nil or rounded to zero
..	not applicable
*	subject to sampling variability between 25% and 50%
**	subject to sampling variability greater than 50%

Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

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CHAPTER 1

POPULATION MOBILITY AND HOUSING

Shifts in population distribution affect regional demand for products and services such as housing, government services and a wide range of other amenities and facilities. Population decreases in some regions may therefore contribute to economic decline, while population increases in other areas may lead to economic growth and regional expansion. The principal means of population redistribution in Australia is the movement of households to and from, as well as within, the various States and Territories.

INTERNAL MOBILITY

The movement of households between and within the States and Territories can have an immediate effect on demand for housing and associated facilities and amenities. In this respect interstate migration is similar to overseas migration. In contrast, natural population increase affects the demand for housing some two to three decades later. Movements resulting from partnership formation and dissolution also generate demand for housing. The impact of mobility on housing can therefore be considerable in terms of both housing availability and cost.

Age plays an important part in determining housing requirements. Movers are usually significantly younger than non-movers. This means the population is generally ageing in places where there is a sustained net loss of population and rejuvenating where there is a net gain. An exception to this is the case of retirement migration, such as the population of some coastal regions. The small net migration numbers relative to the total population size, however, mean that generally only sustained accumulations of gains or losses result in significant changes to an area's age profile.

At a national level over the last 10 years, on average about a third of a million persons moved from one State or Territory to another each year. For most States, arrivals are balanced by departures and net flows are typically small relative to total arrivals or departures. In 1994-95, the two States which experienced net gains from interstate migration were Queensland and Western Australia, with 45,000 and 5,000 people respectively. The largest net losses were experienced by Victoria (25,000) and New South Wales (15,000). New South Wales and Victoria, which are the main initial points of arrival for overseas settlers, may lose some of the gains from overseas migration through interstate migration when settlers move to more permanent destinations.

1.1

INTERSTATE AND OVERSEAS MIGRATION, 1994-95, BY STATE OR TERRITORY

	<i>Net overseas migration</i>	<i>Net interstate migration</i>	<i>Net migration gain</i>
New South Wales	35 952	-14 979	20 973
Victoria	19 295	-24 948	-5 653
Queensland	10 580	44 774	55 354
South Australia	2 883	-6 529	-3 646
Western Australia	10 508	4 922	15 430
Tasmania	310	-2 715	-2 405
Northern Territory	467	-348	119
Australian Capital Territory	130	-177	-47
Australia	80 125	..	80 125

Source: *Australian Demographic Statistics* (3101.0).

A larger number of people move within the same State or Territory (i.e. intrastate migration) or within the boundaries of their capital city. For example, between the 1986 and 1991 Censuses five million people changed their address while remaining in the same State or Territory.

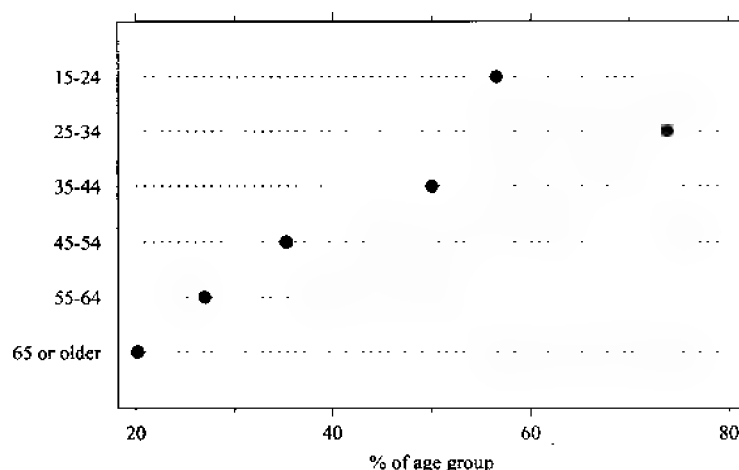
EFFECT OF AGE AND LIFE CYCLE CHANGES

Of these movers, 2.7 million moved within the boundaries of their capital city and 1.6 million moved within the non-metropolitan region of their State or Territory. Overall, the capital cities experienced a net loss of 126,400 people to non-metropolitan Australia in the five years to 1991.

Of the 48% of the population who moved residence sometime between 1987 and 1992, almost half of these (47%) moved only once, 20% moved twice and 12% moved three times. Many of these moves were over a relatively short distance.

1.2

PROPORTION MOVED BETWEEN 1987 AND 1992 BY AGE



Source: Survey of Families in Australia, 1992

Persons aged under 35 years were most likely to move, with 74% of persons aged 25–34 and 57% of those aged 15–24 having moved sometime between 1987 and 1992. The likelihood of changing residence decreased with age.

On average, males were more likely to move interstate than females, particularly in the 35–54 years age group. The sex ratio (the number of males per 100 females) of all interstate movers for the period 1986–91 was 103.9, compared with 98.5 for the population as a whole.

In Queensland and Tasmania, arrivals were on average older than departures, indicating retirement or pre-retirement moves to these areas. In Victoria and both the Northern Territory and the Australian Capital Territory, arrivals were on average younger than departures, indicating higher proportions of work-related moves in, and retirement moves out.

Life cycle changes (such as marriage, family formation, additions to family numbers, divorce, retirement) as well as housing choice and employment were key factors in influencing household relocation. The economic repercussions of these factors will influence both the decision by households to move and the areas to which they are likely to move.

The most common reason for moving for younger and older people was to be with their family (30% of 15–24 year olds who moved and 28% of those 65 years and over — see table 1.14). Younger movers were mostly either dependent or non-dependent children. Often children move because their parents move, while older people move to be near their children.

As people grow older their reasons for moving change. The most common reasons for moving for those aged 25–54 were associated with housing. Of those who moved, 21% did so to become a home buyer, 12% moved because the dwelling structure was unsatisfactory and 11% moved to a better area (see table 1.14).

1.3

PERSONS AGED 15 YEARS AND OVER WHO HAVE MOVED IN THE PREVIOUS FIVE YEARS BY MAIN REASON FOR LAST MOVE BY AGE, 1992

	15–24	25–34	35–44	45–54	55–64	65 and over	Total
Reason	%	%	%	%	%	%	%
Partnership formation	9.5	10.6	3.9	2.8	1.7	0.8	7.0
Family conflict	4.3	3.6	4.8	6.4	3.5	3.0	4.3
Other family reasons	37.7	12.4	10.7	10.5	18.2	30.7	19.4
Became home buyer/home owner	5.1	23.1	19.8	15.7	7.4	4.5	15.2
Other housing ¹	21.4	29.9	35.9	38.7	41.2	40.7	31.4
Employment	7.9	10.8	13.1	12.7	8.3	1.3	10.1
Other	14.1	9.7	11.7	13.2	19.8	18.9	12.7
Total no. of movers ('000)	1 553.3	2 088.0	1 324.8	693.0	392.4	370.2	6 421.5

¹ Includes 'dissatisfaction with dwelling or locality'.

Source: Survey of Families in Australia, 1992, unpublished data.

Given the relationship between age and mobility, a number of researchers have suggested that the ageing of the Australian population will lead to a reduction in the mobility of the population over time. This trend is likely to have a significant impact on regional development.

MOBILITY AND TENURE TYPE

Renters are the most mobile group in the population. Between 1987 and 1992, 85% of renters moved compared to 55% of purchasers and 22% of owners.

Housing was the predominant reason for moving, accounting for 51% of owners, 69% of purchasers and 42% of renters who moved. Purchasers mainly moved to buy a dwelling, whereas owners tended to move to a better area or because their previous dwelling was unsatisfactory. Renters moved for similar reasons but also to lower their housing costs.

1.4

PERSONS AGED 15 YEARS AND OVER WHO HAVE MOVED IN THE PREVIOUS FIVE YEARS BY MAIN REASON FOR LAST MOVE BY TENURE, 1992

	Owner	Purchaser	Renter	Boarder	Rent-free	Other	Total
Reason	%	%	%	%	%	%	%
Partnership formation	7.2	10.0	6.8	1.0	3.1	12.7	7.0
Family conflict	2.9	1.7	5.8	9.6	3.8	7.8	4.2
Other family reasons	16.2	6.5	15.3	41.8	57.5	23.0	19.4
Became home buyer/home owner	14.4	45.4	0.3	—	0.1	—	15.2
Other housing ¹	36.4	23.5	41.5	22.1	15.9	25.4	31.4
Employment	6.8	7.1	14.5	8.9	8.0	14.0	10.1
Other	16.1	5.9	15.8	16.5	11.7	17.3	12.7
Total no. of movers ('000)	1 017.3	1 816.0	2 376.9	498.7	649.6	63.0	6 421.5

¹ Includes 'dissatisfaction with dwelling or locality'.

Source: Survey of Families in Australia, 1992, unpublished data.

The next most common reason for moving for all tenures was family related such as partnership formation, family conflict or to be near family. About a quarter of all movers gave family reasons.

Employment was given as a reason for moving by 15% of renters, twice the rate for owners and purchasers.

Another factor which affects household mobility is the ease with which households are able to leave their existing accommodation and relocate without significant economic disadvantage. The higher mobility of renters may in part be due to the ability of many renters to move to new locations with minimal economic loss. Owners, on the other hand, are often constrained by the need to sell their existing property and to purchase a suitable dwelling elsewhere without incurring financial losses.

1.5

NET ESTIMATED INTERSTATE MIGRATION: STATES AND TERRITORIES

Year ended 30 June	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.
ARRIVALS									
1985	70 180	47 586	65 469	21 470	23 970	9 185	11 476	17 493	266 829
1986	73 405	50 191	72 014	23 654	31 096	9 664	14 622	19 587	294 233
1987	76 119	52 791	78 464	22 025	28 543	8 776	14 745	18 886	300 349
1988	82 739	58 965	91 835	27 041	30 337	9 715	14 062	19 752	334 446
1989	81 031	61 602	112 568	29 289	33 382	11 846	16 717	19 352	365 787
1990	78 089	59 089	104 860	27 289	29 972	13 259	15 729	19 356	347 643
1991	82 070	51 863	96 359	27 981	25 411	11 696	15 646	19 558	330 584
1992	83 980	51 119	100 701	26 943	25 100	10 590	14 981	19 073	332 487
1993	90 453	55 456	121 698	26 297	29 469	11 089	17 015	19 805	371 282
1994	79 476	45 787	109 478	24 901	28 298	9 490	15 258	16 872	329 560
1995 p	87 051	53 445	114 873	24 704	31 737	10 142	18 002	19 079	359 033
DEPARTURES									
1985	79 508	53 385	52 549	23 787	22 000	8 408	10 868	16 324	266 829
1986	85 867	63 392	55 514	25 071	21 668	9 802	15 115	17 804	294 233
1987	85 643	65 896	58 746	26 002	21 967	10 284	14 865	16 946	300 349
1988	96 079	73 388	64 115	28 281	26 063	11 639	17 191	17 690	334 446
1989	119 005	74 106	65 506	29 510	28 365	11 643	18 186	19 466	365 787
1990	114 072	66 918	66 758	27 541	26 960	10 469	16 899	18 026	347 643
1991	99 276	66 716	66 650	26 436	27 202	10 880	16 798	16 626	330 584
1992	99 179	72 250	62 531	27 076	26 541	10 933	16 572	17 405	332 487
1993	109 530	83 898	67 887	30 947	29 780	12 642	18 418	18 180	371 282
1994	93 017	77 682	60 412	28 367	24 634	11 652	16 773	17 023	329 560
1995 p	102 030	78 393	70 099	31 233	26 815	12 857	18 350	19 256	359 033
NET									
1985	-9 328	-5 799	12 920	-2 317	1 970	777	608	1 169	..
1986	-12 462	-13 201	16 500	-1 417	9 428	-138	-493	1 783	..
1987	-9 524	-13 105	19 718	-3 977	6 576	-1 508	-120	1 940	..
1988	-13 340	-14 423	27 720	-1 240	4 274	-1 924	-3 129	2 062	..
1989	-37 974	-12 504	47 062	-221	5 017	203	-1 469	-114	..
1990	-35 983	-7 829	38 102	-252	3 012	2 790	-1 170	1 330	..
1991	-17 206	-14 853	29 709	1 545	-1 791	816	-1 152	2 932	..
1992	-15 199	-21 131	38 170	-133	-1 441	-343	-1 591	1 668	..
1993	-19 077	-28 442	53 811	-4 650	-311	-1 553	-1 403	1 625	..
1994	-13 541	-31 895	49 066	-3 466	3 664	-2 162	-1 515	-151	..
1995 p	-14 979	-24 948	44 774	-6 529	4 922	-2 715	-348	-177	..

Source: Migration, 1994-95 (3412.0).

1.6

INTERSTATE MIGRATION¹ BY STATE/TERRITORY OF ARRIVAL AND STATE/TERRITORY OF DEPARTURE, 1986 TO 1991

State/Territory moved from	State/Territory moved to								Total
	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	
	'000	'000	'000	'000	'000	'000	'000	'000	'000
NSW	..	47.6	134.1	17.7	21.9	8.5	6.0	29.4	265.1
Vic.	53.8	..	59.3	17.1	18.6	8.3	5.1	6.5	168.7
Qld	56.3	27.5	..	8.3	11.6	4.6	6.9	6.7	121.9
SA	14.3	17.2	14.3	..	7.0	2.2	6.7	2.5	64.1
WA	13.3	12.9	12.6	6.0	..	2.5	4.4	2.3	54.1
Tas.	5.4	8.3	6.6	2.1	3.2	..	0.7	1.2	27.4
NT	5.5	4.1	10.9	6.6	5.3	0.7	..	1.1	34.3
ACT	23.2	5.9	9.3	2.2	2.5	0.8	0.7	..	44.5
Total	171.7	123.5	247.1	59.9	70.1	27.5	30.5	49.6	780.0
Net gain/loss	-93.3	-45.2	125.3	-4.3	16.1	0.1	-3.8	5.1	..

¹ At 6 August 1991, those living in a different State/Territory from that in which they had been living at 6 August 1986. Excludes children aged less than five years at 6 August 1991.

Source: 1991 Census: Population Growth and Distribution in Australia (2822.0).

1.7

NET GAIN/LOSS FROM INTERNAL MIGRATION¹, SELECTED REGIONS 1986 TO 1991

<i>State/Territory/Region</i>	<i>Interstate</i>	<i>Intrastate</i>	<i>Total</i>
	'000	'000	'000
NEW SOUTH WALES			
Sydney	-71.3	-67.6	-138.9
Hunter	-5.6	15.1	9.5
Illawarra	-5.8	14.4	8.7
South Eastern	1.4	4.6	6.1
Richmond-Tweed	2.1	14.0	16.1
Mid-North Coast	-1.0	20.3	19.3
Northern	-3.9	-0.4	-4.3
Far West-North Western	-2.7	-0.3	-3.0
Central West	-3.1	0.8	-2.4
Murray-Murrumbidgee	-3.0	-1.0	-4.0
VICTORIA			
Melbourne	-29.9	-29.2	-59.0
Barwon-Western Districts	-3.5	5.4	1.9
Central Highlands-Wimmera	-2.7	4.6	2.0
Loddon-Campaspe-Mallee	-2.1	8.0	6.0
Goulburn-Ovens-Murray	-2.2	6.3	4.1
Gippsland	-4.5	4.8	0.3
QUEENSLAND			
Brisbane	45.6	-3.1	42.5
South and East Moreton	30.7	4.7	35.4
North and West Moreton	19.0	15.5	34.5
Wide Bay-Burnett	12.6	1.6	14.2
Darling Downs-South West	3.4	-6.7	-3.3
Mackay-Fitzroy-Central West	3.6	-6.1	-2.5
Other	9.5	-5.8	3.7
SOUTH AUSTRALIA			
Adelaide	0.4	5.1	5.5
North and West South Australia	-3.3	-8.3	-11.6
South and East South Australia	-1.2	3.2	2.0
WESTERN AUSTRALIA			
Perth	12.8	4.6	17.4
Lower Western Western Australia	1.9	7.6	9.4
Other	1.5	-12.2	-10.6
TASMANIA			
Hobart	-0.1	3.9	3.8
Rest of Tasmania	0.6	-3.9	-3.3
NORTHERN TERRITORY			
Darwin	-2.1	0.3	-1.8
Rest of Northern Territory	-0.1	-0.3	-0.4
AUSTRALIAN CAPITAL TERRITORY			
Canberra	5.8	—	5.8
Rest of Australian Capital Territory	—	—	—
AUSTRALIA			
Total internal movers	780.0	5 032.1	5 812.1

¹ Excludes children aged less than five years at 6 August 1991.

Source: 1991 Census: Population Growth and Distribution in Australia (2822.0).

1.8

INTERSTATE MIGRATION¹, 1986 TO 1991, MEDIAN AGE² OF MOVERS BY SEX

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.
	years	years	years	years	years	years	years	years	years
MALES									
Arrivals	29.6	29.1	31.2	29.6	29.4	31.0	28.4	27.3	29.7
Departures	30.2	30.5	28.7	29.2	29.3	27.2	30.4	30.1	29.7
FEMALES									
Arrivals	29.2	28.4	31.0	29.1	29.0	31.0	27.4	26.8	29.3
Departures	29.7	30.6	28.3	28.7	28.7	26.9	29.2	29.3	29.3
PERSONS									
Arrivals	29.4	28.7	31.1	29.3	29.2	31.0	28.0	27.0	29.5
Departures	30.0	30.5	28.5	29.0	29.0	27.1	29.8	29.7	29.5

¹ Census counts on a usual residence basis. Excludes children aged less than five years at 6 August 1991.

² Median age is based on the age at the time of the Census (1991) not the time of relocation. Since Census data on five year interstate migration does not include children aged less than five years the median ages shown are probably two to three years higher than the median ages at the time of movement.

Source: 1991 Census: Population Growth and Distribution in Australia (2822.0).

1.9

NET INTERSTATE MIGRATION¹ BY AGE, 1986 TO 1991

Age group (years)	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT
PERSONS ('000)								
5-14	-20.7	-8.0	24.8	0.3	3.7	0.9	-1.5	0.6
15-24	-14.6	-5.1	17.4	-2.2	2.0	-3.5	1.1	4.9
25-34	-19.2	-5.0	19.4	-1.3	4.3	0.2	—	1.5
35-44	-18.9	-9.2	26.2	-0.4	3.3	0.9	-1.9	—
45-54	-8.5	-6.1	15.6	-0.5	1.0	0.4	-0.8	-1.1
55-64	-5.5	-6.3	12.0	-0.2	0.9	0.6	-0.5	-1.0
65 and over	-6.0	-5.5	9.9	—	0.9	0.6	-0.1	0.2
Total	-93.3	-45.2	125.3	-4.3	16.1	0.1	-3.8	5.1
MOBILITY RATE ²								
5-14	-25	-13	55	2	15	13	-53	12
15-24	-17	-7	37	-10	8	-51	38	94
25-34	-21	-7	42	-6	17	3	—	32
35-44	-22	-14	60	-2	13	14	-71	—
45-54	-14	-13	50	-4	6	8	-56	-35
55-64	-11	-17	52	-1	7	16	-72	-59
65 and over	-9	-11	32	—	6	10	-16	12
Total	-18	-11	47	-3	11	—	-26	20

¹ Excludes children aged less than five years at 6 August 1991.

² Persons per 1,000 population in the same category.

Source: 1991 Census: Population Growth and Distribution in Australia (2822.0).

1.10

SEX RATIOS¹ OF INTERSTATE MOVERS² BY STATE OF ARRIVAL AND STATE OF DEPARTURE, 1986 TO 1991

State moved from	State moved to								Total
	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	
NSW	..	101.1	100.1	104.1	107.1	100.2	114.4	92.9	100.6
Vic.	104.9	..	103.4	103.8	105.8	105.0	109.3	103.4	104.4
Qld	105.9	101.1	..	109.0	114.7	105.4	122.5	107.3	106.7
SA	106.9	97.1	105.5	..	108.7	102.0	105.8	107.1	103.8
WA	115.4	106.7	114.9	111.2	..	104.7	112.3	109.4	111.7
Tas.	100.9	100.9	98.5	98.1	104.8	..	122.6	98.5	101.0
NT	115.9	109.5	111.8	104.1	112.0	108.9	..	107.9	110.5
ACT	101.2	105.0	103.5	104.0	109.2	101.3	108.3	..	102.8
Total	105.9	101.5	102.5	105.2	108.5	103.3	113.1	97.9	103.9

¹ Males per 100 females.

² Excludes children aged less than five years at 6 August 1991.

Source: 1991 Census: Population Growth and Distribution in Australia (2822.0).

1.11

INTERSTATE MIGRATION¹, 1986 TO 1991, PERSONS AGED 15 YEARS AND OVER BY LABOUR FORCE STATUS AND STATE OR TERRITORY

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Total
<i>Labour force status 1991</i>	'000	'000	'000	'000	'000	'000	'000	'000	'000
ARRIVALS									
Employed	88.2	62.5	105.8	26.8	34.7	11.0	18.6	28.7	376.3
Unemployed	14.6	11.4	26.0	6.8	7.1	3.1	2.4	2.7	74.2
In labour force	102.8	73.9	131.8	33.6	41.9	14.2	20.9	31.4	450.5
Not in labour force	40.2	26.9	67.7	14.7	14.8	7.8	4.4	9.8	186.2
Total²	144.1	101.5	201.5	48.5	57.1	22.2	25.5	41.3	641.7
DEPARTURES									
Employed	119.7	78.3	61.2	33.8	28.0	14.4	16.7	24.2	376.3
Unemployed	26.1	16.2	11.5	5.7	5.6	2.8	3.5	2.9	74.2
In labour force	145.7	94.5	72.7	39.4	33.7	17.2	20.2	27.1	450.5
Not in labour force	69.2	43.0	27.6	13.3	10.7	5.6	7.2	9.5	186.2
Total²	216.8	138.7	101.0	53.1	44.7	23.0	27.7	36.8	641.7
NET									
Employed	-31.5	-15.8	44.6	-6.9	6.7	-3.4	1.8	4.5	..
Unemployed	-11.4	-4.8	14.5	1.1	1.5	0.4	-1.1	-0.2	..
In labour force	-42.9	-20.6	59.2	-5.8	8.2	-3.0	0.7	4.3	..
Not in labour force	-29.0	-16.2	40.1	1.4	4.1	2.2	-2.8	0.3	..
Total²	-72.6	-37.2	100.5	-4.6	12.4	-0.8	-2.2	4.5	..

¹ Excludes children aged less than five years at 6 August 1991.

² Includes labour force status not stated.

Source: 1991 Census: Population Growth and Distribution in Australia (2822.0).

1.12

INTERSTATE MOVERS¹, 1986 TO 1991, AGED 15 YEARS AND OVER: LABOUR FORCE STATUS AND QUALIFICATIONS

Qualification	Employed	Unemployed	In labour force	Not in labour force	Total ²
PERSONS ('000)					
Higher degree	8.0	0.3	8.3	0.9	9.2
Graduate diploma	6.7	0.4	7.1	1.2	8.3
Bachelor degree	46.1	2.9	49.0	7.1	56.2
Undergraduate diploma	23.3	1.8	25.2	7.1	32.3
Associate diploma	7.4	0.7	8.1	1.5	9.6
Skilled vocational	51.8	8.7	60.5	10.2	70.9
Basic vocational	18.6	3.2	21.8	6.0	27.9
Not recognised or inadequately described	4.6	0.7	5.2	1.6	6.9
No qualifications	185.4	50.3	235.7	132.1	370.5
Not stated	24.4	5.3	29.7	18.3	49.8
Total	376.3	74.2	450.5	186.2	641.7

MOBILITY RATE ³					
Higher degree	90	143	91	77	90
Graduate diploma	67	138	69	81	70
Bachelor degree	85	123	86	77	85
Undergraduate diploma	68	127	70	63	69
Associate diploma	59	99	61	54	60
Skilled vocational	54	97	58	46	56
Basic vocational	65	116	69	69	69
Not recognised or inadequately described	70	106	73	57	68
No qualifications	51	87	55	41	49
Not stated	50	88	54	33	44
Total	56	91	60	43	54

¹ Excludes children aged less than five years at 6 August 1991.

² Includes labour force status not stated.

³ Interstate movers per 1,000 population in the same category.

Source: 1991 Census: Population Growth and Distribution in Australia (2822.0).

1.13

PERSONS AGED 15 YEARS AND OVER: AGE BY NUMBER OF TIMES MOVED IN PREVIOUS FIVE YEARS, 1992

Age group (years)	Number of moves			Persons '000
	None %	1-3 %	4 or more %	
15-24	43.5	39.4	17.1	2 748.2
25-34	26.2	53.5	20.3	2 829.5
35-44	50.0	42.8	7.1	2 651.0
45-54	64.7	31.7	3.5	1 964.6
55-64	73.0	25.6	1.3	1 454.3
65 and over	79.8	19.6	0.6	1 830.7
All persons aged 15 and over	52.4	37.7	9.9	13 478.4

Source: Survey of Families in Australia, 1992 unpublished data.

1.14

PERSONS AGED 15 YEARS AND OVER: MAIN REASON MOVED FROM LAST USUAL RESIDENCE BY AGE, 1992

	15-24	25-34	35-44	45-54	55-64	65 and over	Total
<i>Main reason moved residence</i>	'000	'000	'000	'000	'000	'000	'000
Not applicable	1 194.9	741.5	1 326.3	1 271.7	1 062.0	1 460.6	7 056.9
Got married	82.0	151.6	28.7	* 6.1	* 3.3	* 2.9	274.7
Began living with de-facto marriage partner	66.0	69.6	23.6	13.5	* 3.2	..	176.0
Separated from registered marriage partner	* 5.9	45.1	48.5	33.8	10.0	* 6.5	149.7
Separated from de-facto marriage partner	13.1	17.9	* 7.5	* 4.6	..	**0.6	43.7
Family conflict	47.5	11.7	* 7.9	* 5.8	* 3.8	* 4.1	80.7
To be independent	117.0	90.2	20.4	9.6	* 6.7	* 8.4	252.4
To be with or near family	467.9	169.3	121.0	62.9	64.8	105.2	991.1
Employment reasons	123.4	224.6	173.5	88.2	32.5	* 5.0	647.2
Education reasons	96.0	16.4	12.1	* 4.6	**1.1	..	130.2
To lower housing costs	103.7	143.1	84.8	50.7	28.8	26.0	437.1
To move to a better area	74.9	180.8	160.8	97.3	60.0	47.6	621.5
Dwelling structure unsatisfactory	101.8	210.5	180.9	92.8	58.2	63.3	707.6
Landlord request	52.6	88.9	49.5	27.6	14.6	13.9	247.1
Became home buyer/home owner	79.0	482.3	262.6	108.8	28.9	16.8	978.3
Other	122.5	185.9	143.0	86.6	76.5	69.9	684.4
Total	2 748.2	2 829.5	2 651.0	1 964.6	1 454.3	1 830.7	13 478.4

Source: Survey of Families in Australia, 1992 unpublished data.

1.15

PERSONS AGED 15 YEARS AND OVER: MAIN REASON MOVED FROM LAST USUAL RESIDENCE BY TENURE TYPE, 1992

	Owner	Purchaser	Renter	Boarder	Rent /board free	Other	Total
<i>Main reason moved from last usual residence</i>	'000	'000	'000	'000	'000	'000	'000
Not applicable	3 509.5	1 490.0	434.3	544.9	1 014.3	63.9	7 056.9
Got married	55.2	132.7	62.0	* 2.6	15.2	* 7.0	274.7
Began living with de-facto marriage partner	18.2	48.7	100.7	* 2.6	* 4.8	**1.0	176.0
Separated from registered marriage partner	23.0	25.9	72.8	17.2	* 7.8	* 3.0	149.7
Separated from de-facto marriage partner	**1.5	* 1.8	25.8	11.6	* 3.0	..	43.7
Family conflict	* 4.7	* 2.5	38.8	19.2	13.7	* 1.9	80.7
To be independent	14.1	16.0	193.9	17.7	9.2	**1.5	252.4
To be with or near family	151.0	102.0	170.2	190.7	364.2	13.0	991.1
Employment reasons	68.8	128.3	344.9	44.6	51.8	* 8.8	647.2
Education reasons	* 7.2	* 5.7	60.3	32.1	22.1	* 2.8	130.2
To lower housing costs	46.4	30.6	280.4	44.9	26.9	* 8.0	437.1
To move to a better area	165.9	195.6	207.0	20.7	29.3	* 3.0	621.5
Dwelling structure unsatisfactory	151.8	191.8	302.3	23.4	35.5	* 2.8	707.6
Landlord request	* 6.2	9.6	196.3	21.4	11.5	* 2.2	247.1
Became home buyer/home owner	146.7	823.8	* 7.0	..	**0.9	..	978.3
Other	156.8	101.0	314.8	50.0	53.7	* 8.1	684.4
Total	4 526.8	3 306.0	2 811.2	1 043.6	1 663.9	126.9	13 478.4

Source: Survey of Families in Australia, 1992, unpublished data.

CHAPTER 2

CHANGES IN TENURE

Tenure describes the nature of the legal right of persons to occupy dwellings. It affects the degree of security and stability which individuals experience in their occupation of housing. Patterns of tenure vary with population age structure and differences in housing affordability. This chapter describes changes in tenure patterns in Australia in the post-war period.

Different forms of tenure confer different rights of benefit and obligation. Ownership, for example, provides almost inviolable rights of occupation and a great deal of freedom in the use of housing. Rental tenure provides somewhat weaker rights of occupation and utilisation. The majority of public and private rental tenants, however, have relative security and stability in their occupation of accommodation. In contrast, many tenants in boarding houses, caravan parks and other less regulated forms of rental accommodation have considerably less security of tenure.

ECONOMIC IMPLICATIONS

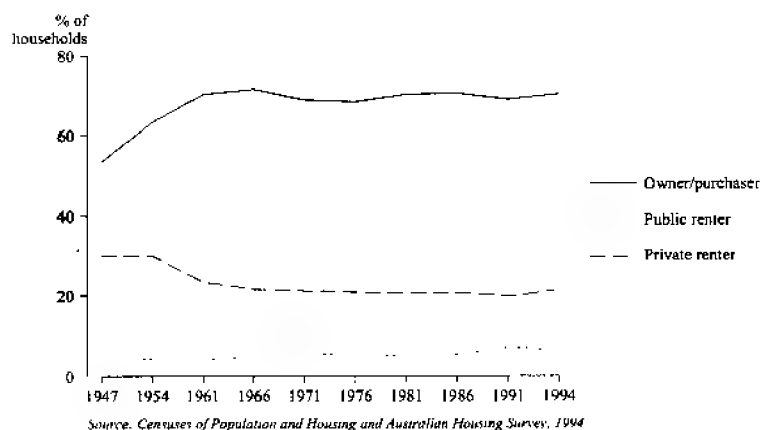
Different tenures also confer varying degrees of economic benefit. For example, while the initial cost of entry into home ownership may be higher than entry into the rental market (particularly in the early stages of purchase), the costs of ownership tend to decrease with time. In contrast, rental costs tend to remain relatively static, or may increase over time. However, while rent may be regarded as 'dead money', renters have more flexibility to invest their savings in investments other than a home and may end up financially better off than owners.

The accumulated equity in housing provides a number of significant benefits to home owners. Taxation (including capital gains and death duty) laws provide favourable treatment to the family home. In addition, the equity can provide collateral for loans for purposes such as cars, holidays and other investment. It also provides an additional degree of security against unemployment or other events such as retirement.

HISTORY OF HOUSING AND TENURE

Australia has a high rate of home ownership, with 70% of households living in their own home in 1994. This has been achieved largely as a result of government policy which has encouraged ownership, both directly and indirectly, over a long period of time.

2.1 HOME OWNERSHIP



Before the second World War, home ownership was promoted as a major policy initiative to solve the problems of housing shortages, homelessness and substandard rental accommodation. This was continued in the post-war era. One of the most significant initiatives was the provision of war service loans to over 100,000 returned service personnel. This provided a major impetus to the home construction activity over the following 10 years, and to the increase in the stock of dwellings.

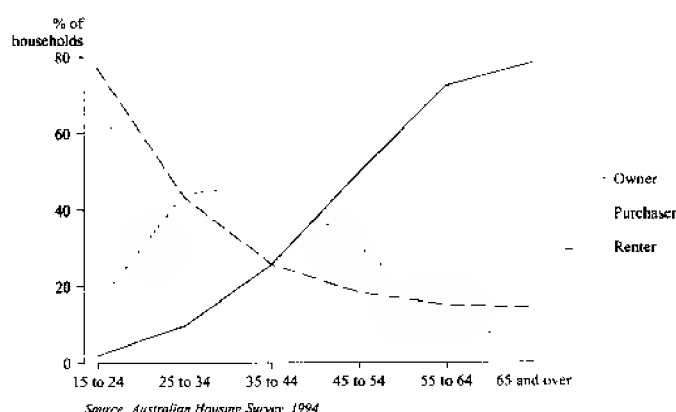
Other government policies which promoted home ownership in the 1960s and 1970s include various measures to assist first home purchasers and government regulations in the financial sector which affected housing finance.

A major change in government policy in the 1980s which impacted on housing purchase, and thus on tenure trends, was the deregulation of the financial market and floating of the Australian dollar.¹ The supply of mortgage finance was considerably increased and mortgage interest rates, previously heavily regulated, rose rapidly in the latter part of the 1980s. Bank interest rates for housing finance peaked in late 1989 at approximately 17%. Home purchasers experienced a number of adverse effects, and mortgage defaults increased markedly. It is also likely that potential buyers delayed or cancelled their entry into the home purchase market. The significance of financial deregulation on tenure trends may not be fully known for some time yet.

OWNERSHIP

Home ownership (that is, those who either own their home outright or are purchasing their home) has increased markedly over the last 50 years. As measured in the population census, home ownership increased from 53% in 1947 to 71% in 1966, and has been around that level since then. The most recent housing survey showed the rate was 70% in 1994.

2.2 HOME OWNERSHIP BY AGE 1994



OUTRIGHT OWNERS

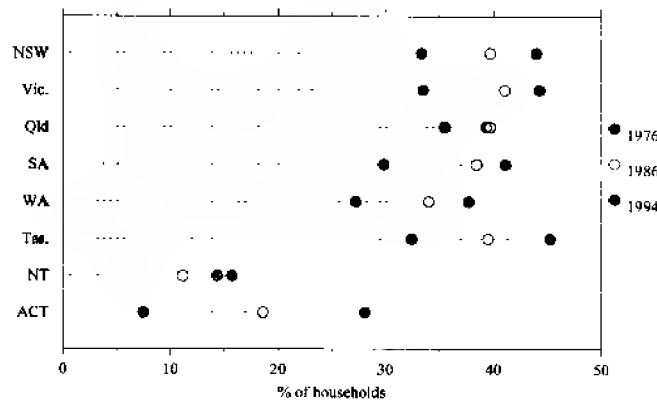
The proportion of households who owned their home increased nationally from 32% in 1976 to 42% in 1994. Most of this change is the result of home purchasers paying off their mortgages (and is reflected in the decreased proportion of households which are still paying off their home). It also reflects the changing composition of Australia's households, with an increase in the number of households with persons over 45 years.

Outright owners are generally older than purchasers and renters, reflecting the time taken to repay a housing loan. Many are in the later stages of the life cycle and have children who have left home. In 1994, the median age of reference persons in outright owner households was 59 years. Of people who owned their home outright 81% were aged 45 and over.

¹ Deregulation of the Australian financial system is described in *Year Book Australia*, 1988 (1301.0), p. 805.

All States except the Northern Territory experienced growth in the rate of outright home ownership. The increase in the rate in the Australian Capital Territory was more than twice the national average (21 percentage points compared to 10), while in Queensland outright ownership increased by four percentage points.

2.3 OUTRIGHT OWNERS BY STATE OR TERRITORY

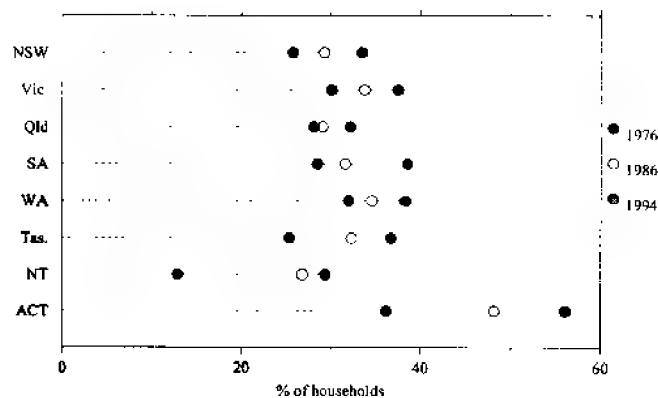


Source: Censuses of Population and Housing and Australian Housing Survey, 1994.

PURCHASERS

The proportion of households who were still paying off their home decreased from 36% in 1976 to 28% in 1994. This is mainly the result of home purchasers who have paid off their mortgages (as reflected in the increased proportion of households who own their home outright) and because there were fewer new purchasers to compensate for this.

2.4 PURCHASERS BY STATE OR TERRITORY



Source: Censuses of Population and Housing and Australian Housing Survey, 1994.

The proportion of purchasers in Tasmania and South Australia decreased more than in other States, with Tasmania falling from 37% in 1976 to 25% in 1994 and South Australia from 39% to 29%. Queensland, on the other hand, declined by four percentage points, three percentage points less than the national average.

While each State and Territory has a different experience, the examples of South Australia and Queensland illustrate the interaction between housing tenure and population change.

South Australia experienced relatively low population growth, increasing by 15% between 1976 and 1994 (compared with 27% growth nationally). This affected the number of potential home purchasers. At the same time the median age in South Australia increased by six years from 29 to 35 and, as

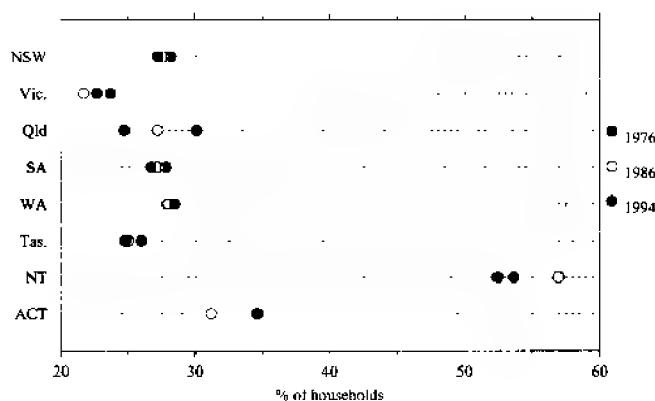
increasing age is linked to outright home ownership, there was a shift away from purchasing (down by 10 percentage points) to outright ownership (up by 11). A similar situation occurred in Tasmania.

Queensland, by contrast, had a significant population growth of 53% between 1976 and 1994, largely as a result of interstate migration, and this represents a significant increase in the number of potential home purchasers. The median age increased, but by a slightly smaller amount than South Australia (28 to 33 years). There was a shift away from purchasing (down by four percentage points) to outright ownership (up by four). The large interstate migration to Queensland moderated the magnitude of the change in proportions of owners and purchasers. This was not so for renters, however, with a rise of five percentage points in Queensland compared to two percentage points growth nationally.

RENTERS

The proportion of households who were renters in Australia increased slightly over the period, from 26% in 1976 to 28% in 1994. There was a significant increase in the proportion of households who were renting among the 25–34 years age group (36% in 1976 to 43% in 1994).

2.5 PROPORTION OF RENTERS BY STATE OR TERRITORY



Source: Censuses of Population and Housing and Australian Housing Survey, 1994.

This trend may be partly attributable to trends towards later marriages which can delay household formation and result in later purchases. Also, as shown in the following chapter, affordability of home purchase declined in the latter half of the 1980s. Between March 1987 and March 1989, house prices increased at twice the rate of the Consumer Price Index which is likely to have resulted in some households delaying home purchase.

2.6 PROPORTION WHO RENT BY AGE GROUP

Age group (years)	1976	1986	1994
	%	%	%
15–24	69.5	64.7	77.1
25–34	35.7	36.4	43.3
35–44	22.3	22.6	25.8
45–54	18.3	17.7	18.4
55–64	16.2	14.9	15.1
65 or over	15.6	15.5	14.4
Total	25.9	26.2	27.6

Source: Censuses of Population and Housing and Australian Housing Survey, 1994.

2.7

TENURE BY STATE/TERRITORY

	1976 ¹	1981 ¹	1986	1991	1994
Tenure	%	%	%	%	%
NEW SOUTH WALES					
Owner/purchaser	67.2	69.2	69.0	68.1	69.8
Owner	33.3	35.1	39.7	42.6	44.0
Purchaser	33.5	32.3	29.3	25.6	25.8
Renter	27.2	26.7	27.6	27.3	28.2
Public	5.0	5.2	5.6	7.1	7.0
Private and other	22.3	21.5	22.0	20.3	21.2
Rent free/other	5.6	4.1	3.4	4.5	2.0
Total	100.0	100.0	100.0	100.0	100.0
VICTORIA					
Owner/purchaser	71.5	73.4	74.9	72.3	74.3
Owner	33.5	35.4	41.1	42.3	44.3
Purchaser	37.5	35.8	33.8	30.0	30.1
Renter	22.7	22.4	21.7	23.2	23.7
Public	3.4	3.0	3.5	4.9	3.7
Private and other	19.4	19.4	18.2	18.4	20.0
Rent free/other	5.7	4.2	3.4	4.4	2.0
Total	100.0	100.0	100.0	100.0	100.0
QUEENSLAND					
Owner/purchaser	68.3	69.4	68.8	66.9	67.4
Owner	35.5	37.0	39.7	41.5	39.3
Purchaser	32.3	30.3	29.1	25.4	28.1
Renter	24.7	25.5	27.2	28.3	30.1
Public	2.9	2.6	2.9	5.3	4.1
Private and other	21.8	22.8	24.3	23.1	26.0
Rent free/other	7.0	5.1	3.9	4.8	2.5
Total	100.0	100.0	100.0	100.0	100.0
SOUTH AUSTRALIA					
Owner/purchaser	68.6	70.6	70.0	68.5	69.6
Owner	29.8	33.0	38.4	40.3	41.1
Purchaser	38.5	36.1	31.6	28.2	28.5
Renter	26.7	26.0	27.2	27.7	27.8
Public	9.4	9.8	11.2	12.6	11.2
Private and other	17.3	16.2	16.0	15.2	16.6
Rent free/other	4.7	3.5	2.8	3.7	2.6
Total	100.0	100.0	100.0	100.0	100.0
WESTERN AUSTRALIA					
Owner/purchaser	65.8	67.2	68.6	67.9	69.7
Owner	27.2	28.4	34.0	37.3	37.7
Purchaser	38.3	37.2	34.6	30.6	32.0
Renter	28.5	28.8	28.0	27.9	27.9
Public	7.1	6.3	6.2	7.8	6.3
Private and other	21.4	22.5	21.8	20.1	21.6
Rent free/other	5.6	4.0	3.4	4.2	2.4
Total	100.0	100.0	100.0	100.0	100.0
... continued					

2.7

TENURE BY STATE/TERRITORY — *continued*

	1976 ¹	1981 ¹	1986	1991	1994
<i>Tenure</i>	%	%	%	%	%
TASMANIA					
Owner/purchaser	69.6	70.2	71.9	70.4	70.6
Owner	32.4	33.8	39.5	42.2	45.2
Purchaser	36.7	34.0	32.3	28.1	25.4
Renter	24.8	25.6	25.0	25.2	26.0
Public	5.3	7.2	8.3	9.3	7.3
Private and other	19.5	18.4	16.7	15.9	18.7
Rent free/other	5.7	4.2	3.2	4.4	3.4
Total	100.0	100.0	100.0	100.0	100.0
NORTHERN TERRITORY					
Owner/purchaser	29.5	34.2	37.9	36.7	43.7
Owner	15.7	11.7	11.1	12.0	14.3
Purchaser	12.9	21.4	26.8	24.7	29.4
Renter	53.7	56.8	57.0	54.1	52.6
Public	14.5	22.0	20.3	26.3	21.4
Private and other	39.2	34.7	36.7	27.7	31.2
Rent free/other	16.9	9.0	5.1	9.2	3.8
Total	100.0	100.0	100.0	100.0	100.0
AUSTRALIAN CAPITAL TERRITORY					
Owner/purchaser	63.7	68.3	66.7	64.3	64.4
Owner	7.4	12.6	18.6	25.1	28.1
Purchaser	56.1	54.8	48.2	39.1	36.3
Renter	34.7	30.2	31.2	33.0	34.6
Public	18.1	13.3	12.1	13.2	12.8
Private and other	16.6	17.0	19.1	19.8	21.8
Rent free/other	1.6	1.5	2.1	2.7	1.0
Total	100.0	100.0	100.0	100.0	100.0
AUSTRALIA					
Owner/purchaser	68.4	70.1	70.4	68.8	70.1
Owner	32.3	34.2	38.9	41.1	41.8
Purchaser	35.6	34.0	31.5	27.7	28.3
Renter	25.9	25.7	26.2	26.8	27.6
Public	5.1	5.0	5.5	7.1	6.2
Private and other	20.8	20.6	20.7	19.7	21.4
Rent free/other	5.8	4.2	3.4	4.5	2.2
Total	100.0	100.0	100.0	100.0	100.0

¹ 'Owner/purchaser' includes a small number of 'owner/purchaser undefined'.

Note: Proportions are calculated excluding 'Not stated' from the total.

Source: Censuses of Population and Housing and Australian Housing Survey, 1994.

CHAPTER 3

THE COST OF HOMES

The majority of Australia's housing stock is privately owned. Home ownership remains the aim of most Australians, and over 70% of households in 1994 lived in dwellings which they own or are purchasing. In addition, the major part of the residential rental stock is also owned privately.

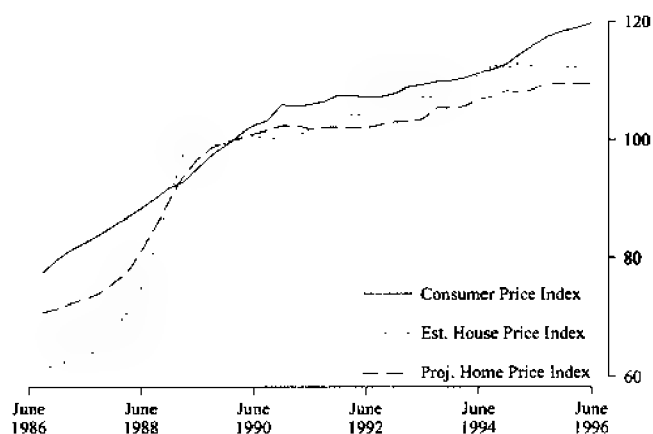
For most Australians the purchase of a home for owner-occupation, or the decision to invest in residential rental property, is one of the largest purchases made during their lifetime. The purchase of a dwelling, unlike most other purchases, generally involves a commitment to make large, ongoing payments over many years. The impact of purchasing a home on household finances may influence tenure type by affecting the decision on when and where to become a home purchaser, or to become a rental tenant. It affects personal decisions such as the timing of household formation, marriage or childbearing. House prices vary across geographic regions such as capital cities and other urban areas, and this may affect internal migration as households move to other areas to obtain affordable housing.

The affordability and accessibility of housing are closely determined by the interaction between house prices, interest rates and income. The house price represents a major cost to the purchaser. The cost of becoming a purchaser determines accessibility. The ongoing housing costs, including mortgage interest payments, determine affordability. Of course the two are related. Accessibility is related to the borrowing capacity of households. For example, the larger the purchase price, the larger the mortgage required (for a given deposit size). The larger the size of mortgage (which in conjunction with the interest rate determines ongoing housing costs) generally implies a decrease in accessibility and in affordability.

HOUSE PRICES

The cost of constructing new houses, together with the cost of land, plays a large part in determining the price of a new home. However, many home buyers purchase an established dwelling. The price of established homes, while influenced by the price of new homes, generally is affected by many other factors, especially the demand for housing in a particular locality. Demand, in turn, is affected by the location and its access to services and facilities, the style and quality of the housing stock and the general housing demand, population growth and availability and cost of housing finance.

3.1 HOUSING PRICE INDEXES



Source: PC Ausstats.

Between 1986 and 1989, house prices increased more rapidly than the Consumer Price Index (CPI). Since then prices have moved more in line with the CPI, although more recently they are diverging again. This divergence from the CPI in 1986 to 1989 and recently, reflects the volatility of the housing market. The nature of the housing market has historically worked on boom/bust cycles. The last boom was between 1987 and 1989 when house prices increased by almost 50%.

The increase in prices in 1987 reflects the increase in demand for real estate. There are a number of reasons for this. There was pent-up demand following a period of relatively high prices in 1985. The children of the 'baby boomers' were starting to form households in their own right. There was an increase in demand for real estate following the 1987 stock market correction.

3.2 NET OVERSEAS MIGRATION

Reference period	Net overseas migration	Reference period	Net overseas migration	Reference period	Net overseas migration
	'000		'000		'000
1980-81	119.2	1985-86	100.4	1990-91	86.4
1981-82	128.1	1986-87	125.7	1991-92	69.0
1982-83	73.3	1987-88	149.3	1992-93	30.5
1983-84	49.1	1988-89	157.4	1993-94	46.8
1984-85	73.7	1989-90	124.6	1994-95	80.1

Source: PC Ausstats.

However, overseas migration was also a substantial contributor. Net gain from migration has an immediate effect on housing demand because a considerable proportion of migrants are adults. Australia experienced high levels of net overseas migration through the last half of the 1980s. Net migration for the five years ending June 1990 was 657,300, 48% higher than the previous five years. It declined again in the following five years to 312,800.

In addition, this demand was unfettered by restrictions in the home lending market. In April 1986, the Government lifted the control on housing loan interest rates. Prior to this date, housing loan interest rates were capped at 13.5%. This change resulted in an unlimited supply of finance for home lending with affordability being the only constraint facing borrowers.

3.3 HOUSING FINANCE INTEREST RATES

	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Month	%	%	%	%	%	%	%	%	%	%	%	%
Mar	11.5	13.5	15.5	13.5	16.0	17.0	14.5	11.0	10.0	8.8	10.5	10.5
Jun	12.0	15.5	15.5	13.5	17.0	16.5	13.0	10.5	9.5	8.8	10.5	9.8
Sep	13.0	15.5	15.0	14.5	17.0	16.3	13.0	10.0	8.8	9.5	10.5	
Dec	13.5	15.5	14.0	15.0	17.0	15.0	12.0	10.0	8.8	10.5	10.5	

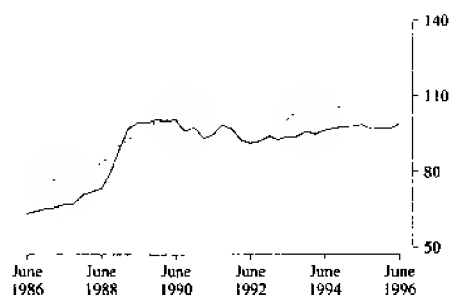
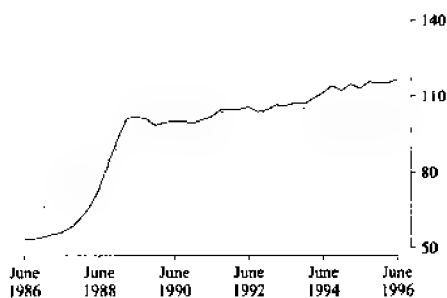
Source: Reserve Bank Bulletin.

3.4

ESTABLISHED HOUSE AND PROJECT HOME PRICE INDEXES

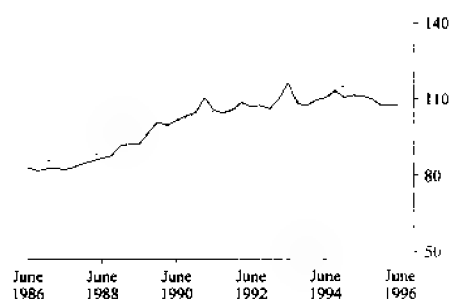
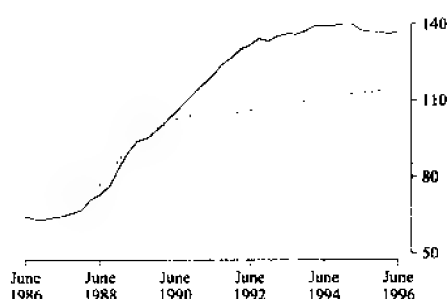
Sydney

Melbourne



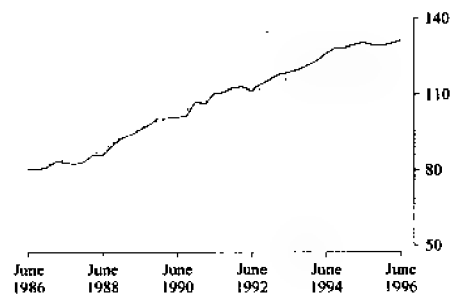
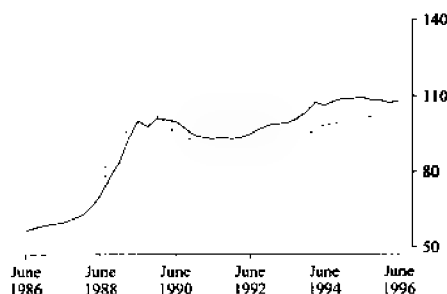
Brisbane

Adelaide



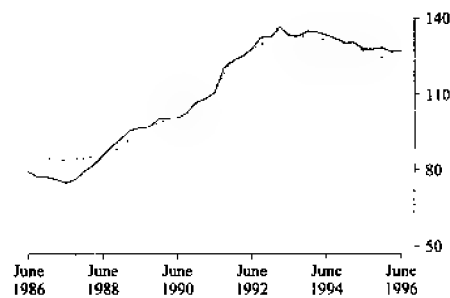
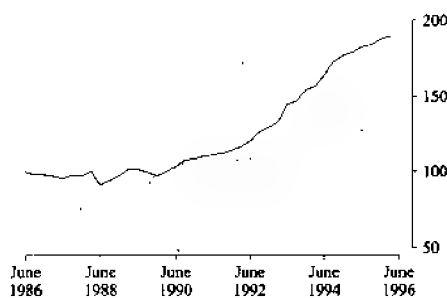
Perth

Hobart



Darwin

Canberra



— Established house price index
 Project home price index

Source: House Price Indexes (6416.0). Base of each index 1989-90 = 100.0.

ESTABLISHED AND PROJECT HOME PRICES

The slowdown in house prices since 1989 accompanied the decrease in demand which resulted from the moderating influences of high interest rates and high prices of homes. Other factors include the decline in overseas migration and the lower economic growth in the 1990s.

Almost three out of four home buyers purchase an established home. The price of established houses in Australia, as measured by the ABS Established House Price Index, rose by almost 85% between June 1986 and June 1996. This price index includes the value of the land as well as the house, so some of this increase relates to location not just the dwelling.

The main alternative to purchasing an established home is purchase of a project home. Project homes appeal to a considerable number of buyers because of their (relatively) low price and the ease with which an off-the-shelf design can be purchased. Project homes are also more affordable because the land is relatively cheap. In many cases, project home builders are able to provide the purchaser with more home for their dollar than purchase of an existing dwelling. In the 10 years since 1986, the average size of new dwellings has increased by over 10%. Project homes tend to be on the outskirts of cities with fewer facilities and higher transport costs resulting in lower land prices.

Between 1986 and 1996, the price of a project home increased by 57%. This index relates solely to the cost of the house. In general, project home prices have been less volatile than established house prices and have moved in line with changes in the prices of materials and labour.

The change in house prices over time and between cities is important in measuring changes in affordability. The graphs opposite show that, while price increases have occurred in all States and Territories, the timing and magnitude of these increases varied. This variation reflects changing demand brought about by population migration, changing patterns in household formation and its influence on tenure.

For example, established house prices in Brisbane did not show the dramatic increase evident in Sydney, Melbourne and Perth in 1988 and 1989. Brisbane house prices increased steeply over a longer period of time, from late 1987 until late 1992. This longer period of price increase coincides with increased interstate migration to Queensland during that period. From 1990, project home prices increased at a slower rate in Brisbane, reflecting reduced demand and the high level of competition in that market. House prices were lower in Brisbane than Sydney or Melbourne in 1986 and, even though Brisbane prices increased substantially and for a longer period and the margin has been reduced, prices in Brisbane are still lower than prices in the two larger cities (see table 3.7).

By contrast, house prices in Canberra have fallen since 1993, as a result of reduced economic activity which in turn has affected population growth and hence the demand for housing.

3.5

ESTABLISHED HOUSE PRICE INDEXES BY CAPITAL CITIES

Quarter	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra	Weighted average of eight capital cities
1986									
June	53.5	63.4	64.6	83.3	56.7	80.5	100.0	79.5	61.3
September	53.8	64.4	63.4	82.1	57.9	80.3	98.4	77.4	61.5
December	54.4	65.4	63.3	82.8	58.9	81.1	98.1	77.5	62.2
1987									
March	55.6	65.8	64.0	83.2	59.5	83.5	97.3	76.4	62.9
June	56.4	66.9	64.7	82.3	60.1	83.0	95.6	75.2	63.6
September	58.4	67.1	65.7	83.5	61.4	82.3	97.8	76.3	64.7
December	62.1	70.7	67.1	84.8	62.8	83.4	97.4	79.8	67.8
1988									
March	66.5	71.8	71.3	85.9	65.9	86.0	100.6	82.2	70.8
June	73.5	73.3	73.2	87.0	70.8	86.0	91.1	86.1	74.6
September	83.9	79.8	76.7	87.9	78.1	89.6	94.3	89.6	81.9
December	93.4	89.1	83.8	92.1	84.0	92.7	97.7	92.8	90.1
1989									
March	101.5	97.2	89.9	92.5	93.7	94.3	101.7	96.1	97.4
June	101.8	99.5	94.2	92.7	100.2	96.0	101.5	97.1	99.3
September	101.3	99.2	95.4	97.1	97.9	97.8	99.6	97.5	99.3
December	98.8	100.5	98.1	101.1	101.3	100.5	97.3	100.5	99.6
1990									
March	99.8	99.8	101.3	99.7	100.8	100.6	99.9	100.9	100.1
June	100.1	100.4	105.1	101.9	99.9	101.0	103.3	101.0	101.0
September	100.1	96.0	109.0	103.4	97.2	101.3	107.7	102.6	100.1
December	99.4	97.4	112.6	104.8	94.8	107.2	108.2	107.1	100.7
1991									
March	100.6	93.0	118.1	110.7	93.9	106.2	110.1	108.6	100.6
June	101.9	94.4	119.5	105.9	93.3	110.4	111.0	110.9	101.8
September	104.5	98.7	124.0	104.5	94.0	110.9	111.8	120.4	104.9
December	104.7	96.9	126.8	105.8	93.3	112.5	113.9	123.7	104.9
1992									
March	104.8	92.5	130.2	108.7	93.8	112.9	116.3	125.3	104.2
June	105.8	91.1	131.6	107.1	95.1	111.5	120.2	128.2	104.5
September	103.7	91.9	134.4	107.6	96.9	114.0	126.5	132.9	104.6
December	104.6	94.1	133.5	106.2	98.4	115.9	129.3	133.1	105.6
1993									
March	106.6	92.7	135.4	110.3	99.1	117.9	133.6	136.8	106.6
June	106.3	93.8	136.2	116.4	99.3	118.7	144.9	133.8	107.3
September	107.4	93.9	136.0	108.2	101.0	119.7	146.9	133.4	107.4
December	107.1	95.9	137.5	107.6	103.7	121.4	154.5	135.3	108.4
1994									
March	109.3	94.8	139.3	109.8	107.7	123.0	156.7	134.9	109.6
June	111.4	96.3	139.3	110.6	106.4	126.0	164.5	133.8	110.9
September	114.3	97.2	139.3	113.3	108.0	128.2	173.0	132.3	112.6
December	112.4	97.9	140.0	110.8	109.1	128.2	177.1	130.5	112.1
1995									
March	114.9	98.0	140.2	111.6	109.1	129.4	179.1	130.8	113.2
June	113.2	98.6	137.7	111.2	109.7	130.1	183.0	128.1	112.4
September	115.8	96.9	137.0	110.0	108.6	129.2	184.2	128.0	112.6
December	115.2	97.3	137.0	107.5	108.3	129.1	187.9	128.6	112.4
1996									
March	115.4	97.1	136.2	107.7	107.5	129.8	190.0	127.0	112.2
June	116.7	99.1	137.1	107.9	108.2	131.2	190.0	127.4	113.6

Source: House Price Indexes (6416.0). Base of each index 1989-90 = 100.0.

3.6

PROJECT HOME PRICE INDEXES BY CAPITAL CITIES

Index	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra	Weighted average of eight capital cities
1986									
June	63.7	74.1	65.3	86.5	67.8	81.7	70.6	83.1	69.6
September	65.5	75.2	65.5	86.9	69.9	81.4	72.6	83.8	70.8
December	66.4	76.1	65.9	86.2	70.2	82.3	73.2	84.6	71.4
1987									
March	67.6	76.8	67.0	85.6	71.3	83.4	73.7	84.3	72.3
June	68.6	77.5	67.8	85.9	72.4	84.4	75.7	84.4	73.1
September	69.4	78.8	68.3	86.5	73.3	85.3	75.7	84.6	74.0
December	71.4	79.9	70.8	87.2	74.8	85.8	76.1	84.8	75.6
1988									
March	74.0	81.1	73.5	87.7	76.9	86.6	78.1	85.4	77.6
June	78.8	83.5	77.0	90.0	81.0	88.2	78.7	86.3	81.0
September	85.7	86.0	81.5	95.6	83.2	90.5	79.0	87.4	85.3
December	89.7	90.4	86.5	94.4	90.7	93.4	83.8	89.7	89.7
1989									
March	94.1	92.7	92.2	96.2	97.9	93.6	86.1	92.8	93.9
June	96.0	94.9	96.1	98.3	103.4	96.5	88.5	96.6	96.8
September	98.6	97.5	97.8	98.3	103.2	98.0	89.8	97.7	98.7
December	99.0	99.8	99.2	99.7	102.1	99.4	99.8	98.9	99.8
1990									
March	100.5	100.4	100.5	100.3	99.8	100.3	105.2	100.7	100.4
June	101.8	102.0	102.5	101.6	94.8	102.4	105.3	102.8	101.1
September	102.0	103.2	103.4	103.0	93.4	103.7	105.3	108.5	101.7
December	103.1	103.6	104.4	104.5	92.7	106.2	105.3	109.5	102.4
1991									
March	103.3	103.9	104.7	105.3	91.3	107.5	105.3	111.5	102.5
June	103.3	102.2	104.7	105.0	90.3	108.1	105.3	112.9	101.9
September	103.7	102.1	104.8	105.6	90.6	108.8	107.4	118.1	102.2
December	103.0	102.3	105.0	105.9	89.9	109.3	107.4	123.4	102.1
1992									
March	103.1	101.8	105.2	105.6	90.6	110.5	107.4	125.2	102.1
June	102.8	100.9	105.6	104.6	91.2	111.8	108.9	128.1	102.0
September	103.1	100.2	108.1	105.4	91.7	112.2	109.8	130.1	102.5
December	103.7	100.4	108.6	105.1	92.7	112.9	111.8	131.6	103.0
1993									
March	103.4	100.6	109.0	105.0	93.1	115.0	111.8	132.5	103.1
June	104.1	100.4	109.4	106.0	93.8	116.3	112.0	132.8	103.5
September	105.5	103.8	110.0	109.6	94.5	116.8	113.8	133.5	105.4
December	105.2	103.7	109.5	110.9	95.2	116.9	117.6	133.0	105.3
1994									
March	105.9	103.1	110.0	112.6	96.2	117.8	121.3	132.3	105.7
June	106.6	105.0	110.8	112.3	98.8	119.4	121.5	131.9	106.9
September	107.1	105.0	111.8	114.3	99.0	120.1	123.7	130.9	107.4
December	108.5	105.8	112.4	115.0	99.6	120.5	124.7	129.9	108.3
1995									
March	107.1	105.9	112.8	114.4	100.4	121.6	125.1	128.8	108.0
June	108.7	106.4	112.9	114.6	100.8	123.1	127.3	127.2	108.7
September	110.2	107.3	113.4	113.2	102.2	123.5	129.6	126.4	109.6
December	109.9	107.1	113.8	112.7	101.6	123.5	129.7	124.6	109.4
1996									
March	110.3	107.2	113.8	113.1	101.3	123.3	130.0	123.8	109.5
June	110.4	107.4	113.9	112.1	101.4	123.3	130.4	123.9	109.6

Source: House Price Indexes (6416.0). Base of each index 1989-90 = 100.0.

3.7

MEDIAN HOUSE PRICES¹

	<i>Sydney</i>	<i>Melbourne</i>	<i>Brisbane</i>	<i>Adelaide</i>	<i>Perth</i>	<i>Hobart</i>	<i>Canberra</i>	<i>Darwin</i>
<i>Year</i>	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
1985	89.7	74.6	60.2	73.9	50.5	n.a.	87.0	n.a.
1986	98.0	82.9	61.3	77.1	53.9	n.a.	92.3	n.a.
1987	109.8	86.4	60.1	76.7	58.6	n.a.	91.1	n.a.
1988	142.0	102.2	65.9	77.6	65.8	69.5	93.0	n.a.
1989	206.1	126.0	86.4	88.8	97.8	77.9	111.2	n.a.
1990	183.9	138.2	103.4	100.9	98.8	84.8	116.8	n.a.
1991	174.8	138.4	108.3	107.4	95.5	88.9	125.9	n.a.
1992	180.0	136.4	119.0	109.5	96.0	91.5	147.5	n.a.
1993	183.3	141.5	122.6	114.0	104.7	99.6	158.3	n.a.
1994	195.5	143.1	127.7	112.1	119.1	107.5	160.5	157.0
1995	197.0	146.3	132.8	109.5	126.1	110.8	158.3	166.1
1996	200.2	146.1	133.3	108.8	127.7	108.0	155.8	164.4

¹ Annual moving median prices

Source: *Market Facts*, Real Estate Institute of Australia.

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1

AUSTRALIAN POPULATION, 1851 TO 1995

Year	Average annual rate of growth			
	Population at end of period ¹	Natural increase	Net migration ²	Total increase
	'000	%	%	%
1851-60	1 145.6	..	..	..
1861-70	1 647.8	2.47	1.23	3.70
1871-80	2 231.5	2.07	1.01	3.08
1881-90	3 151.4	2.05	1.46	3.51
1891-1900	3 765.3	1.73	0.07	1.80
1901-10	4 425.1	1.53	0.10	1.63
1911-20	5 411.3	1.60	0.43	2.03
1921-30	6 500.8	1.32	0.53	1.85
1931-40	7 077.6	0.79	0.06	0.85
1941-50	8 307.5	1.14	0.47	1.62
1951-60	10 391.9	1.44	0.93	2.26
1961-70	12 663.5	1.23	0.81	2.00
1971-80	14 807.4	0.98	0.48	1.58
1984 ³	15 579.4	0.84	0.32	1.21
1987 ³	16 263.3	0.79	0.74	1.53
1988 ³	16 532.2	0.77	0.92	1.65
1989 ³	16 814.4	0.79	0.95	1.71
1990 ³	17 065.1	0.79	0.74	1.49
1991 ³	17 284.0	0.83	0.51	1.28
1992 ³	17 489.1	0.79	0.40	1.19
1993 ³	17 656.4	0.78	0.17	0.96
1994 ³	17 838.4	0.75	0.26	1.03
1995 ³	18 049.0	0.73	0.45	1.18

¹ Excludes full-blood Aborigines before 1961.

² Prior to 30 June 1971 net migration includes discrepancies disclosed by various censuses. Other changes made at this time include estimation of resident population, inclusion of residents temporarily overseas and estimation of census underenumeration.

³ Year ended 30 June.

Source: Australian Demographic Statistics (3101.0).

2

POPULATION INCREASE BY IMMIGRATION AND NATURAL INCREASE, 1971-72 TO 1994-95

Year	Total increase ¹	Natural increase	Proportion of total	Net overseas migration	Proportion of total
	no.	no.	%	no.	%
1971-72	237 441	161 769	68.1	75 672	31.9
1972-73	201 074	144 512	71.9	56 562	28.1
1973-74	216 405	133 479	61.7	82 926	38.3
1974-75	169 968	125 293	73.7	44 675	26.3
1975-76	141 764	120 525	85.0	21 239	15.0
1976-77	173 361	115 464	66.6	57 897	33.4
1977-78	181 015	118 300	65.4	62 715	34.6
1978-79	170 192	115 055	67.6	55 137	32.4
1979-80	192 951	117 010	60.6	75 941	39.4
1980-81	240 666	121 491	50.5	119 175	49.5
1981-82	254 203	126 086	49.6	128 117	50.4
1982-83	202 141	128 846	63.7	73 295	36.3
1983-84	178 755	129 657	72.5	49 098	27.5
1984-85	201 325	127 617	63.4	73 708	36.6
1985-86	223 405	123 046	55.1	100 359	44.9
1986-87	252 388	126 658	50.2	125 730	49.8
1987-88	275 078	125 737	45.7	149 341	54.3
1988-89	288 824	131 388	45.5	157 436	54.5
1989-90	257 056	132 409	51.5	124 647	48.5
1990-91	228 018	141 586	62.1	86 432	37.9
1991-92	205 036	136 040	66.3	68 996	33.7
1992-93	167 355	136 897	81.8	30 458	18.2
1993-94	180 037	133 275	74.0	46 762	26.0
1994-95	210 615	130 490	62.0	80 125	38.0

¹ Total increase is the summation of immigration and natural increase.
Source: Australian Demographic Statistics (3101.0).

3

PERSONS BY AGE GROUP AS A PERCENTAGE OF THE TOTAL POPULATION, 1901 TO 1995

Age group	Census year																
	1901	1911	1921	1933	1947	1954	1961	1966	1971	1976	1981	1986	1991	1992	1993	1994	1995
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
0-9	23.7	22.0	22.0	18.1	18.0	20.8	20.6	20.0	19.2	18.0	16.2	15.0	15.0	14.6	14.5	14.4	14.3
10-19	21.6	19.8	18.2	18.7	14.8	14.3	17.4	18.5	18.3	18.2	17.5	16.7	15.2	14.7	14.5	14.3	14.2
20-29	17.8	18.9	16.9	16.9	16.0	14.5	12.9	13.9	15.9	16.6	16.7	16.5	15.9	16.1	15.9	15.8	15.7
30-39	15.0	14.1	15.4	14.4	15.3	15.1	14.3	12.6	12.1	13.0	14.9	15.8	15.9	16.0	16.0	16.0	15.9
40-49	10.0	11.5	11.3	13.0	12.6	13.1	12.7	12.6	12.3	11.1	10.6	11.6	13.4	13.7	14.0	14.2	14.3
50-59	5.7	7.3	8.7	9.0	10.8	9.7	9.8	10.2	9.9	10.1	10.2	9.3	9.1	9.2	9.3	9.6	9.9
60-69	4.0	3.9	5.0	6.2	7.5	7.6	7.0	6.9	7.0	7.4	7.7	8.1	8.1	8.0	7.9	7.8	7.7
70 +	2.2	2.5	2.5	3.7	5.0	4.9	5.3	5.3	5.3	5.6	6.2	7.0	7.4	7.6	7.8	7.9	8.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Population																	
(million)	3.78	4.46	5.44	6.63	7.58	8.99	10.51	11.60	12.76	13.55	14.58	15.6	16.85	17.49	17.66	17.84	18.05

Note: Figures prior to 1971 do not include full-blood Aborigines. Non-census data, year ended 30 June, from Australian Demographic Statistics (3101.0).

Source: Census of the Commonwealth of Australia, 4 April 1921 Vol. 1, *Detailed Tables* (1901-21). Census of the Commonwealth of Australia, 30 June 1933, Vol. 1, *Detailed Tables* (1933). Census of the Commonwealth of Australia, 1976, *Population and Dwellings Summary Tables*. Census 1986 — *Summary Characteristics of Persons and Dwellings Australia* (2487.0). 1991 Census — *Basic Community Profiles* (2722.0).

4

PERCENTAGE URBAN-RURAL DISTRIBUTION AT CENSUSES 1921 TO 1991, BY STATE OR TERRITORY¹

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.
Census year	%	%	%	%	%	%	%	%	%
URBAN ²									
1921	67.8	62.3	52.1	60.0	59.3	50.5	36.2	—	62.1
1933	69.2	65.4	52.7	62.7	57.5	51.5	32.3	81.9	63.8
1947	71.9	71.0	59.7	69.4	64.6	58.9	23.4	89.7	68.7
1954	82.6	81.3	73.0	74.5	71.0	65.9	65.9	93.3	78.7
1961	85.1	84.8	75.9	78.8	73.2	70.4	39.6	96.0	81.7
1966	86.4	85.5	76.4	82.4	75.7	70.3	53.4	96.1	82.9
1971	88.6	87.7	79.4	84.6	81.5	74.2	64.1	97.8	85.6
1976	88.7	87.9	80.2	84.9	83.5	74.9	66.4	98.4	86.0
1981	88.2	87.8	79.1	84.9	84.6	75.1	74.2	99.0	85.7
1986	87.9	87.4	78.9	84.6	84.7	74.5	71.7	99.1	85.4
1991	87.7	87.0	79.9	85.1	85.7	72.3	67.6	98.6	85.3
RURAL ²									
1921	31.6	37.3	47.5	39.4	39.1	49.2	62.1	99.7	37.4
1933	30.6	34.5	46.9	37.0	41.8	48.2	66.2	18.1	35.9
1947	27.9	28.9	40.1	30.3	34.9	40.9	75.4	10.4	31.1
1954	17.2	18.4	26.8	25.2	28.7	33.9	32.7	6.7	21.0
1961	14.6	15.0	24.0	20.8	26.4	29.4	59.9	4.0	18.1
1966	13.4	14.4	23.5	17.5	23.9	29.6	46.1	3.9	16.9
1971	11.3	12.2	20.4	15.3	18.2	25.7	35.4	2.2	14.3
1976	11.1	12.1	19.7	15.0	16.3	24.9	33.0	1.6	13.9
1981	11.8	12.1	20.8	15.1	15.3	24.8	25.3	1.0	14.2
1986	12.0	12.5	21.0	15.3	15.0	25.4	27.7	0.9	14.5
1991	12.3	13.0	20.0	14.8	14.2	27.6	31.6	1.4	14.6

¹ Census counts by place of enumeration, except 1991 where counts on a usual residence basis have been used. Excludes some Aborigines prior to 1971.

² Urban and rural proportions do not add up to 100% as the proportion of migratory population is not included.

Source: Year Book Australia, 1996 (1301.0).

	1981	1986	1991	1995 ^p
<i>Location</i>	'000	'000	'000	'000
Sydney	3 279.5	3 471.6	3 672.9	3 772.7
Melbourne	2 834.7	2 966.9	3 155.7	3 218.1
Brisbane	1 096.2	1 217.3	1 358.0	1 489.1
Adelaide	953.7	1 003.5	1 057.2	1 081.0
Perth	922.0	1 050.1	1 188.8	1 262.6
Newcastle	403.6	417.0	444.9	466.0
Canberra	226.4	257.9	288.2	303.7
Wollongong	231.4	233.0	244.9	253.6
Gold Coast/Tweed	162.8	215.6	279.4	326.9
Hobart	171.1	182.1	191.0	194.7
Geelong	142.0	146.4	151.9	152.6
Sunshine Coast	65.3	87.3	119.3	150.2
Townsville	96.3	105.0	114.1	124.9
Darwin	56.4	75.4	76.7	79.1
Toowoomba	73.0	79.1	84.6	90.6
Launceston	86.8	91.1	96.1	98.2
Ballarat	73.8	74.3	76.0	76.4
Albury-Wodonga	74.1	80.5	87.7	91.9
Cairns	58.3	74.2	86.3	100.9
Rockhampton	55.6	60.3	63.6	67.8
Bendigo	60.4	65.1	70.1	72.4
Mackay	45.9	49.8	53.2	58.6

¹ Centres with a population of 100 000 or more.

Source: *Australian Demographic Statistics* (3101.0).

	Census year								
	1947	1954	1961	1966	1971	1976	1981	1986	1991
NEW SOUTH WALES									
Persons ('000)	2 985	3 424	3 917	4 238	4 601	4 777	5 126	5 402	5 732
Dwellings ('000)	764	956	1 134	1 291	1 489	1 652	1 823	2 014	2 180
Persons per dwelling	3.9	3.6	3.5	3.3	3.1	2.9	2.8	2.7	2.6
VICTORIA									
Persons ('000)	2 055	2 452	2 930	3 220	3 502	3 647	3 832	4 019	4 244
Dwellings ('000)	539	688	838	954	1 104	1 246	1 368	1 504	1 640
Persons per dwelling	3.8	3.6	3.5	3.4	3.2	2.9	2.8	2.7	2.6
QUEENSLAND									
Persons ('000)	1 106	1 318	1 519	1 674	1 827	2 037	2 295	2 587	2 978
Dwellings ('000)	282	361	432	492	568	665	787	960	1 117
Persons per dwelling	3.9	3.7	3.5	3.4	3.2	3.1	2.9	2.7	2.7
SOUTH AUSTRALIA									
Persons ('000)	646	797	969	1 095	1 174	1 245	1 285	1 346	1 401
Dwellings ('000)	172	224	279	328	375	432	476	566	569
Persons per dwelling	3.8	3.6	3.5	3.3	3.1	2.9	2.7	2.4	2.5
WESTERN AUSTRALIA									
Persons ('000)	502	640	737	848	1 030	1 145	1 274	1 407	1 587
Dwellings ('000)	127	169	208	244	315	373	448	523	608
Persons per dwelling	3.9	3.8	3.5	3.5	3.3	3.1	2.8	2.7	2.6
TASMANIA									
Persons ('000)	257	309	350	371	390	403	419	436	453
Dwellings ('000)	65	84	100	110	124	138	154	170	185
Persons per dwelling	4.0	3.7	3.5	3.4	3.2	2.9	2.7	2.6	2.5
NORTHERN TERRITORY									
Persons ('000)	11	16	27	57	86	97	123	155	176
Dwellings ('000)	3	3	6	9	19	26	32	47	54
Persons per dwelling	4.0	4.7	4.8	6.3	4.6	3.8	3.9	3.3	3.3
AUSTRALIAN CAPITAL TERRITORY									
Persons ('000)	17	30	59	96	144	198	222	249	280
Dwellings ('000)	4	7	15	25	40	61	73	85	98
Persons per dwelling	4.6	4.1	4.0	3.8	3.6	3.2	3.0	2.9	2.8
AUSTRALIA									
Persons ('000)	7 579	8 987	10 508	11 599	12 756	13 548	14 576	15 602	16 851
Dwellings ('000)	1 955	2 493	3 011	3 453	4 034	4 593	5 161	5 829	6 450
Persons per dwelling	3.9	3.6	3.5	3.4	3.2	2.9	2.8	2.7	2.6

Note: Caravans etc, in caravan parks were not enumerated in Censuses prior to 1986. Previously each caravan park was enumerated as a non-private dwelling. Excludes Aborigines before 1971.

Source: Census of the Commonwealth of Australia 1976, Population and Dwellings Summary Tables (2417.0). Census 86 — Summary Characteristics of Persons and Dwellings, Australia(2487.0). CData91.

7

NUMBER OF HOUSEHOLDS BY HOUSEHOLD SIZE, 1976 TO 1991

Census years								
1976			1981		1986		1991	
Persons	No. of households	Proportion of total households	No. of households	Proportion of total households	No. of households	Proportion of total households	No. of households	Proportion of total households
no.	'000	%	'000	%	'000	%	'000	%
1	649.6	15.7	839.3	18.0	1 009.1	19.5	1 216.3	21.6
2	1 165.0	28.1	1 361.5	29.2	1 557.5	30.0	1 765.2	31.3
3	716.6	17.3	788.9	16.9	884.8	17.1	965.9	17.1
4	801.7	19.4	890.8	19.1	966.5	18.6	993.4	17.6
5	465.3	11.2	488.1	10.5	497.8	9.6	478.7	8.5
6	208.6	5.0	191.5	4.1	179.4	3.5	167.5	3.0
7	78.9	1.9	65.8	1.4	56.7	1.1	34.5	0.6
8+	54.7	1.3	43.0	0.9	35.7	0.7	20.8	0.4
Total	4 140.5	100.0	4 668.9	100.0	5 187.4	100.0	5 642.3	100.0

Source: 1976 Census — Summary Characteristics of Persons and Dwellings Australia (2443.0). 1986 Census — Summary Characteristics of Persons and Dwellings, Australia (2487.0). 1991 Census — Population Growth and Distribution in Australia (2822.0).

8

CHANGE IN NUMBER OF HOUSEHOLDS BY HOUSEHOLD SIZE, 1976 TO 1991

1981		1986		1991		
Persons	Change since 1976	Change since 1981	Change since 1976	Change since 1986	Change since 1981	Change since 1976
No.	%	%	%	%	%	%
1	29.2	20.2	55.3	20.5	44.9	87.2
2	16.9	14.4	33.7	13.3	29.7	51.5
3	10.1	12.2	23.5	9.2	22.4	34.8
4	11.1	8.5	20.5	2.8	11.5	23.9
5	4.9	2.0	7.0	-3.8	-1.9	2.9
6	-8.2	-6.3	-14.0	-6.6	-12.5	-19.7
7	-16.7	-13.9	-28.2	-39.2	-47.6	-56.3
8+	-21.3	-16.9	-34.7	-41.7	-51.6	-62.0
Total	12.8	11.1	25.3	8.8	20.8	36.3

Source: 1976 Census — Summary Characteristics of Persons and Dwellings, Australia (2443.0). 1986 Census — Summary Characteristics of Persons and Dwellings, Australia (2487.0). 1991 Census — Population Growth and Distribution in Australia (2822.0).

9

HOUSEHOLDS BY HOUSEHOLD TYPE, AUSTRALIA AND SELECTED COUNTRIES

Type of household	Australia			New Zealand		Canada		Great Britain		United States of America ¹	
	1986	1991	1992	1986	1991	1986	1991	1985	1991	1986	1990
	%	%	%	%	%	%	%	%	%	%	%
One family	75.2	74.7	73.0	73.9	72.3	72.7	71.1	71.0	69.5	..	..
Two or more families	1.9	0.7	1.2	1.5	1.7	1.1	1.2	1.0	0.9	..	..
Total families	77.1	75.4	74.3	75.4	74.0	73.8	72.2	72.0	70.4	71.9	70.8
Group households	4.1	4.5	3.8	6.0	5.9	4.7	4.8	4.0	3.3	4.2	4.6
Lone person	18.8	20.0	21.9	18.6	20.2	21.5	22.9	24.0	26.3	23.9	24.6
Total non-family	22.9	24.6	25.7	24.6	26.1	26.2	27.8	28.0	29.6	28.1	29.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Number of households ('000)

5 264.5 5 642.0 6 321.9 1 069.4 1 177.7 8 991.7 1 0018.3 21 100.0 21 441.0 88 458.0 93 347.0

¹ Unmarried couples living together were considered as non-family households in the United States of America.

Source: Census 1986 — Australian Families and Households, (2506.0) Table 1.1; 1991 Census of Population and Housing Basic Community Profile (Cat. No. 2722.0); Focus on Families, 1992 (4420.0); 1991 New Zealand Census of Population and Dwellings Population Overview (Cat. No. 02.317.0091). Wellington: Statistics New Zealand Fig. 4.11; Census Canada 91 Dwellings and Households — The Nation (Cat. No. 93-311). Ottawa: Statistics Canada July 1992, Table 6; Annual Abstract of Statistics 1996 Edition Central Statistical Office Great Britain, Table 3.35; United States Bureau of the Census Household and Family Characteristics March 1993, Current Population Reports Series P-20-477, Table A.

10

FAMILIES BY FAMILY TYPE, 1986 AND 1991

Type of family	1986		1991	
	'000	%	'000	%
One parent				
With dependent children only	247.2	5.9	296.7	6.9
With dependent children and other family members	77.0	1.9	80.8	1.9
Without dependent children ¹	..	..	174.9	4.1
Total one parent families	324.2	7.8	552.4	12.9
Two parent families				
With dependent children only	1 476.3	35.5	1 563.5	36.4
With dependent children and other family members	377.7	9.1	337.3	7.8
With other family members and without dependent children	449.2	10.8	406.9	9.5
Without dependent children ¹	1 271.9	30.6	1 358.5	31.6
Total two parent families	3 575.1	86.0	3 666.2	85.3
Families of other related individuals only ¹	258.8	6.2	80.1	1.9
Total	4 158.0	100.0	4 298.7	100.0

¹ For the 1986 Census one parent families with non dependent children only were coded as families of other related individuals.

Source: CData91.

<i>Tenure type</i>	<i>Dwelling structure</i>			<i>Total¹</i>
	<i>Separate house</i>	<i>Semi-detached/ row or terrace house/townhouse</i>	<i>Flat/unit/apartment</i>	
	'000	'000	'000	'000
Owner/purchaser	4 221.8	226.9	222.9	4 684.2
Owner	2 501.8	137.7	143.0	2 793.9
Purchaser	1 719.9	89.2	79.9	1 890.3
Renter	975.5	290.4	576.7	1 845.1
Public	222.6	93.7	98.5	414.8
Private	653.5	177.5	439.2	1 271.4
Other	99.4	19.2	39.0	159.0
Other ²	103.4	10.7	32.9	148.6
Total	5 300.7	527.9	832.5	6 677.9

¹ Includes a small number of 'other' dwellings (total 16,800).

² Includes 'rent-free'.

Source: Australian Housing Survey, 1994, unpublished data.

Characteristics of household	Owner %	Purchaser %	Renter		Total ¹ %	Other ² %	Total %
			Public %	Private %			
Couple only and reference person aged							
15-24	*0.1	1.7	*0.5	3.7	3.0	3.0	1.4
25-44	2.2	12.9	1.4	9.1	7.1	4.5	6.6
45-64	15.3	5.3	4.4	3.4	3.7	5.2	9.0
65 and over	16.2	1.4	5.2	1.3	2.3	3.5	7.9
Total	33.7	21.2	11.5	17.4	16.1	16.3	24.9
Couple with dependants or non-dependants and reference person aged							
15-24	*0.1	0.8	*0.9	1.7	1.4	*1.8	0.7
25-44	12.3	40.9	14.8	15.6	16.2	18.6	21.6
45 and over	18.0	12.4	3.5	4.2	4.2	2.9	12.3
Total	30.4	54.0	20.8	21.7	21.7	23.3	34.5
All couples	64.1	75.3	33.5	38.2	37.8	39.6	59.5
One parent with reference person aged							
15-34	0.2	1.0	11.7	5.8	6.7	2.7	2.3
35 and over	5.7	5.1	16.9	5.9	8.5	5.0	6.3
Total	5.9	6.1	28.7	11.7	15.3	7.7	8.6
Lone person aged							
15-24	*0.1	0.4	1.4	4.3	3.5	4.2	1.2
25-34	0.5	3.3	2.0	8.0	6.2	4.8	3.0
35-44	1.6	3.7	3.5	4.8	4.3	5.5	3.0
45-64	6.8	3.1	8.7	6.7	7.0	9.7	5.9
65 and over	15.0	1.2	16.6	2.9	6.7	17.0	8.8
Total	24.0	11.6	32.2	26.7	27.7	41.3	21.9
Other with reference person aged							
15-24	*0.1	0.6	*0.8	11.3	8.6	5.4	2.7
25-44	0.9	4.4	2.2	9.8	8.3	3.6	4.0
45 and over	5.0	2.0	2.5	2.3	2.4	*2.3	3.4
Total	6.0	7.0	5.6	23.4	19.2	11.4	10.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	2 793.9	1 890.3	414.8	1 271.4	1 845.1	148.6	6 677.9

¹ Includes 'other' and 'not stated'.² Includes 'rent-free' (total 107,400) and 'other' (total 41,200) tenure types.

Source: Australian Housing Survey, 1994.

Dwelling structure	1981 Census		1986 Census		1991 Census	
	'000	%	'000	%	'000	%
MAJOR URBAN						
Separate house	2 245.4	73.5	2 491.7	73.5	2 725.9	73.3
Semi detached, row or terrace house, townhouse, flat/unit/apartment	743.6	24.3	808.4	23.9	926.7	24.9
Other	67.9	2.2	87.7	2.6	64.3	1.7
Total	3 057.0	100.0	3 387.8	100.0	3 717.0	100.0
OTHER URBAN						
Separate house	874.0	85.3	965.6	82.0	1 074.6	81.1
Semi detached, row or terrace house, townhouse, flat/unit/apartment	119.7	11.7	148.4	12.6	190.2	14.4
Other	30.3	3.0	63.4	5.4	59.7	4.5
Total	1 024.0	100.0	1 177.4	100.0	1 324.6	100.0
RURAL						
Separate house	544.0	92.5	624.5	89.3	733.0	90.4
Semi detached, row or terrace house, townhouse, flat/unit/apartment	9.0	1.5	10.5	1.5	16.4	2.1
Other	35.0	5.9	64.2	9.2	61.5	7.6
Total	588.0	100.0	699.2	100.0	810.9	100.0
TOTAL						
Separate house	3 663.4	78.5	4 081.9	77.5	4 533.6	77.5
Semi detached, row or terrace house, townhouse, flat/unit/apartment	872.4	18.7	967.3	18.4	1 133.4	19.4
Other	133.2	2.9	215.3	4.1	185.5	3.1
Total occupied	4 668.9	100.0	5 264.5	100.0	5 852.5	100.0
Total unoccupied	469.7	..	543.5	..	597.6	..

Source: 1981 Census — Cross-classified Characteristics of Persons and Dwellings, Australia (2452.0). 1986 Census — Cross-classified Characteristics of Persons and Dwellings (2498.0). 1991 Census — Basic Community Profiles (2722.0).

	Separate house	Semi-detached/ row or terrace house/townhouse	Flat/unit/apartment	Total ¹
Number of rooms	'000	'000	'000	'000
Bedrooms				
Bedsitter/ one	68.9	55.4	208.0	344.4
Two	756.7	274.9	533.0	1 568.5
Three	3 241.2	184.4	87.0	3 513.4
Four or more	1 233.9	13.3	4.4	1 251.6
Kitchens				
None	*2.6	**	5.8	12.4
One or more	5 298.1	527.9	826.7	6 665.5
Bathrooms/ensuites				
None	8.6	**0.6	*2.5	18.4
One	3 770.4	476.7	785.9	5 042.3
Two or more	1 521.7	50.6	44.1	1 617.2
Laundries				
None	217.2	97.9	417.9	746.3
One or more	5 083.5	430.0	414.6	5 931.6
Separate toilets				
None	987.2	188.1	521.4	1 709.0
One	3 832.6	312.9	306.3	4 456.3
Two or more	480.9	27.0	4.8	512.7
Lounge/dining rooms				
None	58.9	15.6	57.9	140.2
One	2 448.6	395.0	712.6	3 563.9
Two or more	2 793.2	117.4	62.0	2 973.8
Other rooms				
None	4 597.0	510.1	817.1	5 938.1
One	621.0	16.5	14.9	655.3
Two or more	82.7	*1.3	**0.5	84.5
Total households	5 300.7	527.9	832.5	6 677.9

¹ Includes a small number of 'other' dwellings (total 16,800).

Source: *Housing Characteristics, Costs and Conditions* (4182.0).

15

DWELLINGS: MAIN MATERIAL OF OUTER WALLS OF DWELLING BY STATE OR TERRITORY, 1994

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.
<i>Main material of outer walls</i>	'000	'000	'000	'000	'000	'000	'000	'000	'000
Double brick	695.2	247.0	95.4	271.6	471.8	30.8	16.9	21.4	1 849.9
Brick veneer	748.8	889.9	450.3	176.9	45.8	71.4	* 3.8	83.9	2 470.8
Timber	258.8	334.8	349.2	11.1	23.6	58.3	**0.9	* 1.8	1 038.7
Other	527.7	180.2	293.9	125.5	95.2	22.4	44.3	3.0	1 292.2
Total households¹	2 237.2	1 657.6	1 194.1	587.9	640.7	183.3	66.5	110.6	6 677.9

¹ Includes a small number of households where respondents did not know the material.

Source: Australian Housing Survey 1994.

16

DWELLINGS: MAIN MATERIAL OF ROOF OF DWELLING BY STATE OR TERRITORY, 1994

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.
<i>Main material of roof</i>	'000	'000	'000	'000	'000	'000	'000	'000	'000
Tiles	1 557.2	1 108.6	430.6	349.5	455.1	46.6	7.9	100.8	4 056.3
Metal sheeting	549.6	467.1	622.9	212.9	132.3	131.5	48.7	5.4	2 170.4
Other	87.5	44.5	96.0	13.5	44.0	3.2	* 5.9	* 0.9	295.4
Not known	43.0	37.4	44.6	11.9	9.3	* 2.0	* 4.0	3.5	155.8
Total households	2 237.2	1 657.6	1 194.1	587.9	640.7	183.3	66.5	110.6	6 677.9

Source: Australian Housing Survey 1994.

17

DWELLINGS: WHETHER DWELLING HAS ROOF INSULATION BY STATE OR TERRITORY, 1994

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.
<i>Whether dwelling has roof insulation</i>	'000	'000	'000	'000	'000	'000	'000	'000	'000
Whole dwelling	881.5	1 044.1	262.2	358.3	305.0	87.7	18.8	78.0	3 035.6
Part of dwelling	137.7	91.9	36.2	35.2	34.6	15.2	* 2.2	4.7	357.7
No roof insulation	870.8	302.5	692.5	109.2	228.1	58.9	21.3	12.9	2 296.0
Not known	347.2	219.1	203.2	85.1	73.1	21.5	24.2	15.1	988.6
Total households	2 237.2	1 657.6	1 194.1	587.9	640.7	183.3	66.5	110.6	6 677.9

Source: Australian Housing Survey 1994.

18

DWELLINGS: MAIN TYPE OF WALL INSULATION BY MAIN MATERIAL OF OUTER WALLS, 1994

<i>Main type of wall insulation</i>	<i>Double brick</i>	<i>Brick veneer</i>	<i>Timber</i>	<i>Other</i>	<i>Total¹</i>
	'000	'000	'000	'000	'000
Fibreglass batts	33.0	214.3	71.8	79.7	399.3
Sisalation	14.6	142.1	30.1	34.7	221.5
Reflective foil	23.4	164.9	41.0	54.4	283.7
Foam	* 1.8	4.3	* 1.6	16.7	24.4
Polystyrene sheets	**0.6	* 3.7	**0.6	18.4	23.2
Loose fill	5.1	14.4	4.4	6.2	30.5
Insulated cladding	* 1.9	4.6	13.6	27.6	48.8
Other	* 2.8	6.4	* 2.9	* 3.7	15.8
Not known	443.6	706.3	157.9	228.9	1 552.8
No wall insulation	1 323.1	1 209.8	714.7	822.0	4 077.8
Total households	1 849.9	2 470.8	1 038.7	1 292.2	6 677.9

¹ Includes a small number of 'not known' responses.

Source: Australian Housing Survey 1994.

19

DWELLINGS: TYPE OF INSULATION IN DWELLING BY STATE OR TERRITORY, 1994

	<i>NSW</i>	<i>Vic.</i>	<i>Qld</i>	<i>SA</i>	<i>WA</i>	<i>Tas.</i>	<i>NT</i>	<i>ACT</i>	<i>Aust.</i>
<i>Type of insulation</i>	'000	'000	'000	'000	'000	'000	'000	'000	'000
Wall only	63.7	26.3	65.2	11.4	7.2	10.1	**1.1	* 1.8	186.7
Roof only	766.1	715.3	200.6	278.4	305.3	71.1	15.0	58.3	2 410.1
Both	253.2	420.7	97.8	115.1	34.2	31.8	* 6.0	24.4	983.2
None	732.3	246.9	556.8	89.3	204.2	45.7	18.9	10.3	1 904.3
Unknown	422.0	248.4	273.8	93.7	89.8	24.5	25.5	15.8	1 193.6
Total households	2 237.2	1 657.6	1 194.1	587.9	640.7	183.3	66.5	110.6	6 677.9

Source: Australian Housing Survey 1994.

20

DWELLINGS: MAIN TYPE OF ROOF INSULATION IN DWELLING BY MAIN MATERIAL OF ROOF, 1994

<i>Main type of roof insulation</i>	<i>Tiles</i>	<i>Metal sheeting</i>	<i>Fibro cement</i>	<i>Other</i>	<i>Not known</i>	<i>Total</i>
	'000	'000	'000	'000	'000	'000
Fibreglass batts	1 352.9	608.0	18.5	34.0	* 3.9	2 017.2
Sisalation	79.6	69.4	* 3.7	5.7	—	158.4
Reflective foil	112.2	82.9	4.9	7.1	**0.4	207.6
Foam	37.9	8.6	**0.4	* 1.3	**0.5	48.6
Polystyrene sheets	7.1	11.6	* 1.1	**0.6	—	20.3
Loose fill	484.5	109.9	* 3.9	7.6	* 1.2	607.2
Insulated cladding	7.2	5.7	**0.2	**0.3	—	13.4
Other	23.6	24.0	—	* 1.6	—	49.3
Not known	744.6	361.6	24.6	29.1	99.9	1 259.9
No roof insulation	1 206.7	888.7	59.9	90.9	49.9	2 296.0
Total households	4 056.3	2 170.4	117.1	178.2	155.8	6 677.9

Source: Australian Housing Survey, 1994.

21

DWELLINGS: MAIN SOURCE OF FUEL USED TO HEAT DWELLING BY STATE OR TERRITORY, 1994

Main source of fuel used to heat dwelling	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.
	'000	'000	'000	'000	'000	'000	'000	'000	'000
Electricity	1 637.3	776.9	636.4	428.6	289.7	144.7	9.2	89.0	4 011.8
Mains gas	379.4	1 189.9	17.8	185.6	218.0	2.5	**0.2	39.8	2 033.3
Wood/coal	478.8	339.5	109.4	146.9	208.4	115.8	* 2.1	24.3	1 425.1
Oil	101.9	41.8	34.7	43.1	30.6	14.0	* 1.4	7.7	275.2
Bottled gas	123.1	61.8	19.6	26.2	22.6	12.4	* 4.3	* 1.1	271.0
Other	44.2	17.4	50.1	13.1	21.0	3.2	**0.1	2.2	151.3
No heaters	118.3	* 7.5	421.5	13.9	58.8	**0.4	52.2	**0.1	672.7
Total households	2 237.2	1 657.6	1 194.1	587.9	640.7	183.3	66.5	110.6	6 677.9

Source: Australian Housing Survey, 1994.

22

PROPORTION OF DWELLINGS WITH AN APPLIANCE OR FACILITY

Appliance/facility	1980	1983	1985-86	1994
	%	%	%	%
Refrigerator	99.5	99.6	99.6	99.7
Freezer	43.0	46.0	46.4	44.9
Cooking facilities	n.a.	98.4	98.6	99.6
Dishwasher	13.5	17.1	19.7	25.1
Washing machine	91.2	91.8	92.9	94.2
Clothes dryer	38.5	45.2	48.1	51.7
Hot water system	97.8	98.7	98.9	100.0
Heater (of house)				
Electric	n.a.	44.2	41.7	29.7
Gas	n.a.	21.9	24.4	31.9
Oil	n.a.	7.6	5.6	3.1
Wood/solid fuel	n.a.	12.4	15.8	17.6
Air-conditioning	27.2	32.3	35.3	32.5
Insulation				
Walls	10.6	12.1	15.0	17.5
Roof	41.9	43.7	49.8	50.8
Swimming pool	8.2	10.1	11.5	9.2

Source: National Energy Survey, 1985-86: Household Appliances, Facilities and Insulation, Australia (8212.0). Environmental Issues: People's Views and Practices, June 1994 (4602.0). 1994 Australian Housing Survey: Housing Characteristics Costs and Conditions (4182.0).

23

HOUSEHOLDS: AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON ELECTRICITY BY TENURE TYPE BY DWELLING STRUCTURE, 1993-94

Dwelling structure	Renters					Rent-free	All households
	Owners	Purchasers	Public	Private and other	Total		
	\$	\$	\$	\$	\$	\$	\$
Separate house	13.00	13.57	11.20	12.40	12.09	10.24	12.93
Semi-detached/row or terrace house/townhouse	9.17	11.69	7.11	9.97	8.90	13.93	9.46
Flat/unit/apartment	9.62	8.21	6.54	8.73	8.35	7.61	8.55
Other	6.99	8.81	n.p.	9.24	9.39	n.p.	8.26
Total	12.58	13.25	9.18	10.76	10.36	9.98	12.05

Source: Household Expenditure Survey, 1993-94.

24

HOUSEHOLDS : AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON GAS BY DWELLING STRUCTURE BY TENURE TYPE, 1993-94

Dwelling structure	Renters						All households
	Owners	Purchasers	Public	Private and other	Total	Rent-free	
	\$	\$	\$	\$	\$	\$	\$
Separate house	3.66	4.87	4.63	3.26	3.61	2.64	4.00
Semi-detached/row or terrace house/townhouse	3.07	4.36	3.39	2.41	2.78	2.09	3.07
Flat/unit/apartment	2.50	2.37	1.85	1.63	1.67	0.64	1.85
Other	2.43	1.58	0.0	3.23	3.15	0.0	2.58
Total	3.56	4.73	3.71	2.59	2.87	2.31	3.64

Source: Household Expenditure Survey, 1993-94.

25

HOUSEHOLDS: AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON FUEL AND POWER BY DWELLING STRUCTURE BY TENURE TYPE, 1993-94

Dwelling structure	Renters						All households
	Owners	Purchasers	Public	Private and other	Total	Rent-free	
	\$	\$	\$	\$	\$	\$	\$
Separate house	17.96	19.85	16.95	16.90	16.91	13.84	18.24
Semi-detached/row or terrace house/townhouse	12.81	16.59	10.64	12.87	12.03	16.71	12.97
Flat/unit/apartment	12.18	10.60	8.44	10.45	10.10	8.28	10.48
Other	10.07	11.17	n.p.	13.08	13.27	n.p.	11.52
Total	17.33	19.31	13.53	14.08	13.95	13.09	16.77

Source: Household Expenditure Survey, 1993-94.

26

HOUSEHOLDS: AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON REPAIRS AND MAINTENANCE BY DWELLING STRUCTURE BY TENURE TYPE, 1993-94

Dwelling structure	Renters						All households
	Owners	Purchasers	Public	Private and other	Total	Rent-free	
	\$	\$	\$	\$	\$	\$	\$
Separate house	12.00	12.59	1.22	1.63	1.53	4.09	10.00
Semi-detached/row or terrace house/townhouse	15.34	10.39	0.91	0.82	0.85	n.p.	5.95
Flat/unit/apartment	4.80	7.52	0.17	1.30	1.10	n.p.	2.32
Other	n.p.	n.p.	0.0	n.p.	n.p.	0.0	1.45
Total	11.71	12.25	0.91	1.38	1.26	3.40	8.63

Source: Household Expenditure Survey, 1993-94.

27

COMPARISON OF AVERAGE WEEKLY HOUSEHOLD EXPENDITURE FOR BROAD EXPENDITURE GROUPS BETWEEN THE 1984, 1988-89 AND 1993-94 SURVEYS

	Expenditure			Proportion of total commodity and service expenditure			Change in expenditure 1988-89 to 1993-94
	1984	1988-89	1993-94	1984	1988-89	1993-94	
Broad expenditure group ¹	\$	\$	\$	%	%	%	%
Current housing costs (selected dwelling)	46.46	71.80	85.38	12.8	14.3	14.2	18.9
Fuel and power	10.56	12.87	16.77	2.9	2.6	2.8	30.3
Food and non-alcoholic beverages	71.22	95.83	111.00	19.7	19.1	18.4	15.8
Alcoholic beverages	12.30	16.90	17.46	3.4	3.4	2.90	3.3
Tobacco	5.73	6.89	9.19	1.6	1.4	1.5	33.4
Clothing and footwear	23.46	30.73	33.71	6.5	6.1	5.6	9.7
Household furnishings and equipment	27.69	37.37	39.56	7.7	7.4	6.6	5.9
Household services and operation	15.70	24.11	31.58	4.3	4.8	5.2	31
Medical care and health expenses	14.07	21.68	27.14	3.9	4.3	4.5	25.2
Transport	59.00	76.13	93.58	16.3	15.1	15.5	22.9
Recreation	43.13	59.37	79.34	11.9	11.8	13.2	33.6
Personal care	6.60	9.95	11.37	1.8	2.0	1.9	14.3
Miscellaneous commodities and services	25.93	39.08	46.02	7.2	7.8	7.6	17.8
Total	361.84	502.71	602.11	100.0	100.0	100.0	19.8

¹ Details of the component expenditure items which comprise broad expenditure groups are given in Appendix C of the 1993-94 Household Expenditure Survey User Guide (6527.0).

Source: Household Expenditure Survey, Australia, 1993-94, Summary of Results (6530.0).

28

CURRENT HOUSING COSTS PER WEEK BY CAPITAL CITIES, 1974-75 TO 1993-94

	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra	All capital city households
Year	\$/week	\$/week	\$/week	\$/week	\$/week	\$/week	\$/week	\$/week	\$/week
1974-75	24.62	22.95	21.27	18.45	20.51	19.57	n.a.	28.83	22.71 ¹
1975-76	29.89	26.41	23.63	23.07	25.97	21.43	36.28	34.26	26.95
1984	60.79	50.46	48.86	40.33	47.03	43.13	71.02	61.37	52.63
1988-89	92.34	81.19	80.06	69.14	69.67	65.45	100.90	100.43	82.58
1993-94	110.80	93.14	87.09	74.88	85.97	73.01	116.20	112.29	95.74

¹ Darwin data excluded from this series as a consequence of Cyclone Tracy.

Source: Household Expenditure Survey 1974-75, Classified by Income of Household (6510.0). Household Expenditure Survey 1975-76, Summary of Results (6516.0). Household Expenditure Survey 1984, Summary of Results (6530.0). Household Expenditure Survey 1988-89, States and Territories (6533.0). 1993-94 Household Expenditure Survey, States and Territories (6533.0).

29

CURRENT HOUSING COSTS AS A PERCENTAGE OF AVERAGE WEEKLY HOUSEHOLD INCOME, 1974-75 TO 1993-94

	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra	All capital city households
Year	%	%	%	%	%	%	%	%	%
1974-75	11.8	10.8	10.7	9.7	10.6	10.4	n.a.	10.4	11.0 ¹
1975-76	12.4	10.9	10.2	10.3	11.3	8.9	10.9	10.9	11.3
1984	12.2	10.2	10.9	9.4	10.4	9.7	11.9	9.7	10.9
1988-89	12.8	11.2	13.1	11.8	10.9	11.7	13.5	12.3	12.0
1993-94	13.3	12.2	11.4	10.4	12.1	10.6	13.4	10.8	12.2

1. Darwin data excluded from this series as a consequence of Cyclone Tracy.

Source: Household Expenditure Survey 1974-75, Classified by Income of Household (6510.0). Household Expenditure Survey 1975-76, Summary of Results (6516.0). Household Expenditure Survey 1984, Summary of Results (6530.0). Household Expenditure Survey 1988-89, States and Territories (6533.0). 1993-94 Household Expenditure Survey, States and Territories (6533.0).

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AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON CURRENT HOUSING COSTS AS A PERCENTAGE OF GROSS HOUSEHOLD INCOME, 1993-94

Household type	Renters						All households
	Owners	Purchasers	Public	Private and other	Total	Rent-free	
	%	%	%	%	%	%	%
Couple only	7.0	14.7	16.5	17.2	17.1	2.6	11.4
Couples with one dependent child	4.3	14.7	15.7	19.3	18.6	1.8	12.0
Couples with two dependent children	4.5	13.6	15.2	20.7	19.7	2.3	11.9
Couples with three or more dependent children	5.3	14.1	16.1	18.4	17.8	2.2	12.4
Couples with dependent and non-dependent children *	3.0	10.7	12.8	15.7	15.0	1.3	7.1
Couples with non-dependent children only	3.9	9.6	13.5	15.1	14.6	n.p.	6.1
Other couple *	4.2	10.5	15.8	17.8	17.6	1.0	9.0
Total couple	5.2	13.4	15.5	18.1	17.6	2.2	10.4
One parent	6.0	15.8	17.4	28.3	24.4	1.5	17.0
Lone person	10.2	19.0	18.9	27.1	25.6	3.6	17.8
Other	5.5	14.9	13.2	16.4	16.2	1.8	12.9
Total	5.7	14.0	16.2	19.7	19.2	2.3	11.8

* At least one of the estimates in this row has a relative standard error greater than 25%.

Source: Household Expenditure Survey, 1993-94, unpublished data.

<i>Period</i>	<i>Finance commitments for</i>				
	<i>Construction or purchase of dwellings</i>	<i>Alterations and additions</i>	<i>Commitments advanced</i>	<i>Cancellations of commitments</i>	<i>Commitments not advanced</i>
	\$m	\$m	\$m	\$m	\$m
1983-84	10 640.6	640.5	8 938.3	389.8	20 555.2
1984-85	12 925.5	596.6	11 977.1	505.5	28 328.3
1985-86	11 533.7	507.2	11 919.0	507.7	27 323.7
1986-87	12 830.0	498.5	12 599.0	465.9	27 593.3
1987-88	20 109.6	707.3	18 059.6	617.6	40 584.2
1988-89	22 787.8	998.4	23 533.1	851.3	51 783.0
1989-90	18 959.9	904.7	19 354.4	751.3	42 251.8
1990-91	20 775.7	982.9	20 377.1	657.7	43 000.1
1991-92	28 538.4	1 359.2	28 004.1	1 042.2	57 090.3
1992-93	36 778.0	1 641.8	35 946.7	1 366.2	71 603.0
1993-94	47 831.9	2 898.9	47 268.6	2 241.0	89 074.7
1994-95	42 306.0	3 476.6	44 572.0	2 582.9	85 432.2
1995-96	43 620.1	3 509.4	43 144.1	2 440.0	92 789.3

Source: *Housing Finance for Owner Occupation* (5609.0).

<i>Period</i>	<i>Banks</i>	<i>Permanent building societies</i>	<i>Other lenders</i>	<i>Total</i>
CONSTRUCTION OF DWELLINGS				
	no.	no.	no.	no
1990-91	52 256	4 979	5 890	63 125
1991-92	60 229	7 372	6 941	74 542
1992-93	80 015	4 848	5 454	90 317
1993-94	89 498	5 504	3 907	98 909
1994-95	73 597	4 464	3 717	81 778
1995-96	56 535	3 339	4 289	64 163
	\$m	\$m	\$m	\$m
1990-91	3 043.9	372.9	404.4	3 821.2
1991-92	3 749.5	564.4	514.3	4 828.3
1992-93	5 637.8	402.9	409.4	6 450.1
1993-94	7 325.2	510.8	317.8	8 153.8
1994-95	6 495.4	429.2	350.8	7 275.3
1995-96	5 333.8	340.1	395.5	6 069.5
PURCHASE OF NEWLY ERECTED DWELLINGS				
	no.	no.	no.	no.
1990-91	10 117	2 260	4 034	16 411
1991-92	11 925	3 481	4 360	19 766
1992-93	16 310	1 394	2 876	20 580
1993-94	22 290	1 666	1 276	25 232
1994-95	19 228	990	1 440	21 658
1995-96	18 341	470	2 007	20 818
	\$m	\$m	\$m	\$m
1990-91	773.2	201.5	345.5	1 320.3
1991-92	949.8	310.3	376.1	1 636.2
1992-93	1 420.4	127.5	202.4	1 750.3
1993-94	2 101.1	156.7	110.6	2 368.4
1994-95	1 985.7	98.8	140.2	2 224.6
1995-96	1 916.5	49.1	212.3	2 177.8
PURCHASE OF ESTABLISHED DWELLINGS				
	no.	no.	no.	no.
1990-91 ¹	155 369	29 853	28 963	214 185
1991-92	199 372	33 683	20 133	253 188
1992-93	252 648	19 878	11 060	283 586
1993-94	303 466	23 405	9 014	335 885
1994-95	246 736	17 014	14 519	278 269
1995-96	229 518	15 016	22 950	267 484
	\$m	\$m	\$m	\$m
1990-91 ¹	11 320.0	2 283.4	2 030.8	15 634.3
1991-92	15 702.3	2 704.4	1 471.9	19 878.6
1992-93	21 807.1	1 558.4	760.9	24 126.4
1993-94	28 144.8	1 911.0	671.4	30 727.2
1994-95	24 019.8	1 513.3	1 385.9	26 919.0
1995-96	23 087.8	1 423.4	2 305.6	26 816.9

... continued

<i>Period</i>	<i>Banks</i>	<i>Permanent building societies</i>	<i>Other lenders</i>	<i>Total</i>
TOTAL ²				
	no.	no.	no.	no.
1990-91	217 742	37 092	38 887	293 721
1991-92	298 123	47 712	33 471	379 306
1992-93	402 799	29 589	20 750	453 138
1993-94	490 763	36 162	17 560	544 485
1994-95	398 074	26 725	26 549	451 348
1995-96	382 446	24 125	44 894	451 465
	\$m	\$m	\$m	\$m
1990-91	15 137.2	2 857.9	2 780.7	20 775.7
1991-92	22 262.3	3 797.3	2 478.8	28 538.4
1992-93	32 986.4	2 341.3	1 450.4	36 778.0
1993-94	43 503.1	2 997.7	1 331.1	47 831.9
1994-95	37 325.0	2 382.7	2 598.3	42 306.0
1995-96	36 814.3	2 236.4	4 569.5	43 620.1

¹ Prior to July 1991, refinancing was included in purchase of established dwellings.

² Total includes 'refinancing'.

Source: *Housing Finance for Owner Occupation* (5609.0).

NUMBER OF DWELLING UNITS APPROVED, COMMENCED AND COMPLETED, FOR NEW RESIDENTIAL BUILDING (ORIGINAL)

Quarter	Approved			Commenced			Completed		
	Houses	Other residential	Total	Houses	Other residential	Total	Houses	Other residential	Total
1991									
March	21 576	7 243	28 819	20 709	6 684	27 393	21 615	8 059	29 674
June	25 037	7 886	32 923	22 820	7 375	30 195	23 520	8 956	32 476
September	28 155	9 008	37 163	25 549	8 242	33 791	23 956	7 558	31 514
December	27 297	8 612	35 909	27 118	8 118	35 236	26 846	9 228	36 074
1992									
March	25 730	9 737	35 467	23 371	9 100	32 471	23 557	7 961	31 518
June	29 682	11 980	41 662	28 033	10 715	38 748	25 495	8 078	33 573
September	31 713	10 600	42 313	29 206	11 433	40 639	26 781	9 759	36 540
December	31 226	11 817	43 043	30 595	10 269	40 864	32 192	11 557	43 749
1993									
March	29 095	11 664	40 759	26 849	10 628	37 477	26 882	9 413	36 295
June	31 553	12 889	44 442	30 529	12 096	42 625	29 397	10 309	39 706
September	33 577	13 434	47 011	32 680	13 277	45 957	30 497	11 728	42 225
December	31 870	12 679	44 549	31 630	12 772	44 402	34 325	13 893	48 218
1994									
March	30 376	12 794	43 170	28 691	12 132	40 823	27 481	10 311	37 792
June	34 660	15 315	49 975	33 512	13 228	46 740	29 940	10 193	40 133
September	34 987	16 484	51 471	33 777	15 560	49 337	30 999	12 291	43 290
December	30 648	12 855	43 503	31 867	13 860	45 727	36 044	13 222	49 266
1995									
March	24 970	11 218	36 188	24 327	10 967	35 294	27 660	11 140	38 800
June	24 414	11 668	36 082	24 606	11 524	36 130	27 303	11 549	38 852
September	24 157	9 600	33 757	23 808	9 934	33 742	26 289	10 946	37 235
December	21 677	8 159	29 836	22 306	7 693	29 999	26 589	12 399	38 988
1996									
March	20 080	7 827	27 907	19 093	9 344	28 437	20 677	9 235	29 912
June	21 504	9 549	31 053	20 975	8 994	29 969	20 493	8 373	28 866

Source: Building Activity Australia (8752.0).

VALUE OF DWELLING UNITS APPROVED, COMMENCED, AND WORK COMPLETED

Quarter	Approved			Commenced			Work completed		
	Houses	Other residential	Total	Houses	Other residential	Total	Houses	Other residential	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
1991									
March	1 830.0	582.5	2 412.5	1 852.4	471.5	2 323.8	1 964.7	622.1	2 586.8
June	2 109.5	558.4	2 667.9	1 958.5	520.3	2 478.8	2 076.9	658.6	2 735.6
September	2 390.6	578.8	2 969.4	2 223.7	545.0	2 768.7	2 110.8	600.6	2 711.5
December	2 318.6	585.7	2 904.4	2 364.7	553.1	2 917.7	2 372.1	698.8	3 070.8
1992									
March	2 176.8	666.6	2 843.5	2 042.2	648.7	2 690.9	2 043.7	650.3	2 694.0
June	2 502.5	786.3	3 288.7	2 462.5	744.8	3 207.4	2 266.3	541.5	2 807.8
September	2 719.2	713.4	3 432.6	2 577.8	790.9	3 368.7	2 347.0	731.9	3 078.9
December	2 676.6	787.4	3 463.9	2 688.9	713.9	3 402.8	2 904.5	826.3	3 730.8
1993									
March	2 491.5	1 090.9	3 582.4	2 388.8	769.1	3 158.0	2 383.8	667.9	3 051.7
June	2 718.5	923.9	3 642.5	2 715.0	895.2	3 610.3	2 596.3	782.3	3 378.6
September	2 950.7	969.3	3 920.0	2 932.3	949.4	3 881.7	2 757.2	846.6	3 603.7
December	2 801.7	894.4	3 696.1	2 886.4	959.0	3 845.5	3 128.8	1 000.9	4 129.7
1994									
March	2 735.9	1 001.9	3 737.7	2 630.2	941.9	3 572.2	2 517.4	778.1	3 295.5
June	3 180.9	1 150.5	4 331.4	3 149.8	1 012.5	4 162.2	2 671.9	762.9	3 434.8
September	3 267.1	1 460.5	4 727.6	3 220.3	1 361.1	4 581.3	2 931.1	919.7	3 850.8
December	2 880.7	1 096.5	3 977.2	3 042.9	1 266.7	4 309.6	3 427.1	1 036.4	4 463.5
1995									
March	2 386.1	965.3	3 351.4	2 374.0	1 088.9	3 462.9	2 703.4	876.8	3 580.3
June	2 408.5	1 005.9	3 414.4	2 488.6	1 069.0	3 557.6	2 649.4	1 051.3	3 700.7
September	2 384.0	1 003.0	3 387.0	2 430.7	987.9	3 418.6	2 651.6	1 017.2	3 668.8
December	2 164.1	754.5	2 918.6	2 274.1	724.3	2 998.4	2 815.2	1 170.6	3 985.8
1996									
March	2 028.4	645.8	2 674.2	2 011.0	1 017.3	3 028.3	2 146.0	885.4	3 031.5
June	2 223.2	902.7	3 125.9	2 227.0	905.7	3 132.7	2 192.8	808.7	3 001.5

Source: Building Approvals Australia (8731.0). Building Activity Australia (8752.0).

GLOSSARY

Consumer Price Index	The Consumer Price Index (CPI) measures the rate of change in prices paid by household consumers for the goods and services they buy.
Current housing costs	These costs include rent payments, mortgage interest payments, water and sewerage rates, general rates, house and contents insurance, repairs and maintenance payments, interest on loans for alterations and additions, and body corporate payments. Mortgage principal payments are excluded.
Dependent children	All persons aged under 15, and persons aged 15–24 years who are full-time students, who live with a parent, guardian or other relative and do not have a spouse or offspring of their own living with them.
Dwelling	A dwelling is defined as a suite of rooms contained within a building which are self contained and intended for long-term residential use.
Dwelling structure	<p>The dwelling structure types that are used in this publication are as follows:</p> <ul style="list-style-type: none"> ■ separate house; ■ semi-detached, row or terrace house or townhouse; ■ flat, unit or apartment; and ■ other dwelling (i.e. caravan or cabin in a caravan park, houseboat in a marina, caravan not in a caravan park, houseboat not in a marina or a flat or house attached to a shop). <p>Reference: <i>Dwelling Structure Classification (DSC)</i> (1296.0).</p>
Employed	<p>Persons aged 15 and over who worked during the reference week for pay, profit, commission or payment in kind or without pay in a family business, or who had a job but were not at work.</p> <p>Reference: <i>The Labour Force, Australia</i> (6203.0).</p>
Established house price index	<p>This index measures the rate of change in the price of detached residential dwellings on their own block of land, regardless of age (i.e. including new houses sold as a house/land package as well as older houses).</p> <p>Reference: <i>House Price Indexes</i> (6416.0).</p>
Flat, unit or apartment	Includes all self-contained dwellings in blocks of flats, units or apartments. These dwellings do not have their own private grounds and usually share a common entrance foyer or stairwell. This category includes houses converted into flats and flats attached to houses such as granny flats. A house with a granny flat attached is regarded as a separate house.
House	See <i>Separate house</i> .

Household	<p>A group of people who usually reside and eat together. This may be:</p> <ul style="list-style-type: none"> ■ one person who makes provision for his or her own food or other essentials for living without combining with any other person; or ■ a group of two or more persons living in the same dwelling who make common provision for food or other essentials for living. <p>The four main household type categories are:</p> <ul style="list-style-type: none"> ■ couple (including de facto relationships) and children (if any); ■ one parent (and children); ■ lone person; and ■ other household (including group, family with unrelated persons and multi-family households).
Housing costs	See <i>Current housing costs</i> .
Income	<p>Income is defined as regular and recurring receipts from all sources before deductions for income tax, superannuation, etc. Income can be negative in the case of business loss or where expenses for rental property are higher than income from that source.</p> <p>Although most information about income was obtained on a current basis, some was obtained for the previous financial year at the time of the survey.</p> <p>Certain receipts such as lump-sum receipts, windfall gains and withdrawals from savings are not considered regular and recurring and are excluded from the definition of income.</p>
Income quintiles	Quintiles are formed by ranking the population by ascending income and then dividing the ranked population into five equally sized groups.
Labour force status	A classification of the civilian population aged 15 or over into employed, unemployed or not in the labour force, as defined. See also <i>Employed</i> , <i>Unemployed</i> , or <i>Not in the labour force</i> .
Natural increase	The difference between the total number of births and the total number of deaths in any given period.
Net overseas migration	The difference between the number of persons entering Australia as permanent residents and those leaving the nation with the intention of residing overseas on a permanent basis.
Non-dependent child	A person who lives with one or both parent(s) and is aged 15 years or over but is not a full-time student under 25 years.
Not in the labour force	Persons who were not employed and who were not actively looking for work or were not available to start work in the reference week.
Private renters	Persons who rent from a real estate agent or another person not in the same household. See also <i>Tenure type</i> .

Project homes price index	<p>This index measures the rate of change in the price of dwellings available for construction on a client's block of land. Price changes therefore relate only to the price of the dwelling (excluding land).</p> <p>Reference: <i>House Price Indexes</i> (6416.0).</p>
Public renters	<p>Persons who rent from a State or Territory housing authority. Government employer provided housing such as defence force housing is excluded. See also <i>Tenure type</i>.</p>
Semi-detached, row or terrace house, or townhouse	<p>A dwelling with its own private grounds and no dwelling above or below. A key feature of this dwelling is that it is either attached in some structural way to one or more dwellings or is separated from neighbouring dwellings by less than one-half metre. Examples include semi-detached, row or terrace houses, townhouses and villa units. Multi-storey townhouses or units are separately identified from those which are single storey.</p>
Separate house	<p>A dwelling which is self-contained and separated from other houses (or other buildings or structures) by a space to allow access on all sides (at least one half metre). The category also includes houses that have an attached flat (i.e. a granny flat). The attached flat will be included in the 'flat' category.</p>
Tenure type	<p>Tenure is the source of the legal right of a household to occupy a dwelling. For the purpose of this publication, households belong to one of four occupancy categories. These are:</p> <ul style="list-style-type: none"> ■ owners; ■ purchasers; ■ renters (comprises public, private and other renters); and ■ other (comprises rent free, life tenant, shared equity and other tenures). <p><i>Public</i> renters are those who rented from a State or Territory housing authority or trust.</p> <p><i>Private</i> renters are those who rented from a real estate agent, a parent/other relative not in the same household or another person not in the same household.</p> <p><i>Other</i> renters are those who rented from an owner/manager of caravan park, a government authority employer, another employer, a housing cooperative/community/church group or another type of landlord.</p>
Unemployed	<p>Persons aged 15 and over who were not employed during the reference week, but who had actively looked for work and were available to start work.</p>
Urban centre/locality	<p>An urban centre is defined as a population cluster of 1,000 or more people. A locality is a population cluster of between 200 to 999 people. People living in urban centres are classified as urban for statistical purposes while those in localities are classified as rural. Each urban centre and/or locality (UC/L) is bounded (i.e. a boundary for it is clearly defined) and composed of one or more whole collection districts (CDs).</p>

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